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**Issues in Temporary Disability Insurance**

**Trends in Recipient Rates for General Assistance**

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# Social Security in Review

## Program Operations

**P**ERSONAL income continued to decline in April but at a slower pace than during the past several months, dropping from an annual rate of \$214.6 billion to \$213.6 billion. Practically all the decline occurred in proprietors' and rental income and in social insurance payments. A substantial drop in payments under the Servicemen's Readjustment Act and State unemployment insurance payments accounted mainly for the decline in social insurance payments. On the other hand, employees' income regained some of the ground lost during the last few months.

The retail price of goods and services continued the rise begun in March, advancing by 0.1 percent. Higher average retail prices for foods, rents, and miscellaneous goods and services more than offset a drop in fuel prices and a continued decline in prices of wearing apparel and housefurnishings.

EMPLOYMENT SECURITY activities during April reflected the month's labor-market developments—a decline of 150,000 in unemployment and a slight gain in total civilian employment—as well as a shorter workmonth. New job applications dropped 11.5 percent from the March level to 631,000. Initial claims, ordinarily representing new unemployment among covered workers, rose 2 percent to 1,416,500. In April, however, this small increase was primarily attributable to claims filed in States with a uniform benefit year beginning in April by persons who had either exhausted their benefit rights or had no rights in the old

benefit year. The month was, moreover, the beginning of a new quarter in States with individual benefit years. In these States the wage credits earned during October-December 1948 became available for benefits on April 1, and claimants previously ineligible for benefits became eligible with the inclusion of the new wage credits. Continued claims, representing continued unemployment, dropped 10 percent to 7,886,400—the first decline in any month since October 1948.

Referrals and placements—both farm and nonfarm—rose in April. The increased demand for farm workers as favorable weather conditions permitted further expansion of agricultural activities brought farm referrals and placements 53 percent and 58 percent, respectively, above the levels in March, to 216,900 and 197,300. Nonfarm referrals and placements increased by 7.6 percent and 10.9 percent, respectively, to reach totals of 640,000 and 363,100.

Unemployment insurance checks went to a weekly average of 1,604,000 persons during April, as compared with 1,788,000 in March and 930,000 in April 1948. All but 12 States reported a smaller weekly volume of beneficiaries than in March. As a result, the amount of benefits paid dropped by \$15.6 million to \$136.6 million, though it exceeded the amount paid in April 1948 by \$63 million.

The average weekly volume of insured unemployment under the State, railroad, and veterans' systems declined for the first month since October 1948, falling from 2,729,000 in

March to 2,683,000. The drop was entirely the result of the decline of 72,000 in the average weekly number receiving allowances under the veterans' program. Despite this decline, the average under the veterans' program was still about 157 percent higher than it was in October 1948—the 3-year low point for the program. The average for April under the State programs rose about 2 percent to 1,967,800—142 percent above the level of October 1948.

The ratio of State insured unemployment to average monthly covered employment during the week ended April 9 was the same as in March—6 percent. In April 1948 the ratio was 3.5 percent. All States west of the Mississippi except Texas showed a smaller ratio for April than for March, but in 18 of the 28 Eastern States the ratio rose. Five States had ratios of more than 10 percent, and seven showed ratios of less than 3.0 percent.

IN OLD-AGE AND SURVIVORS insurance, monthly benefits totaling \$49.8 million were being paid at the end of April to almost 2.5 million persons, an increase of 17 percent over the number a year earlier and 38,400 more than in March 1949.

Almost 63,000 monthly benefit awards were processed during the month, 12 percent more than in April 1948 but 7 percent fewer than the record number processed in March 1949. All types of benefits shared in the decline, with the percentage decrease ranging from 4 percent for primary benefits to 19 percent for widow's benefits. Slightly more than half the benefits awarded in April went to primary beneficiaries.



EXPENDITURES for public assistance in April, \$177 million, reached a new high, though the increase from the preceding month was relatively small—0.7 percent.

The case load for general assistance, after increasing for 7 months, dropped 3 percent in April. The decrease in family cases (5 percent) was considerably larger than that in one-person cases (1.2 percent) in the States reporting these data. This change in the composition of the case load reduced the average payment per case; as a result, total payments for general assistance dropped a little more than 5 percent. The greatest declines in the case load occurred in the rural States, where seasonal changes in employment are most important. In a few States, however, decreases were exaggerated by the initiation of more restrictive eligibility requirements. Oregon, for example, prohibited payments to single, able-bodied persons. Changes in the case loads in industrial States varied; there were small increases in Illinois, New York, and Pennsylvania and decreases in Massachusetts, Michigan, and New Jersey.

Both case loads and payments for all three of the special types of assistance rose in April. The changes in old-age assistance and aid to the blind were slightly larger than in the earlier months of 1949. Nearly half of the total increase in the number of recipients of old-age assistance and more than one-third of that in aid to the blind occurred in California, primarily as a result of legislation that became effective in January 1949. In addition to other liberalizations, the new provisions make needy persons 63 and 64 years of age eligible for old-age assistance if they have resided in California 10 of the past 15 years. In April, about 9,900 persons under age 65 in California and about 2,500 in Colorado received old-age assistance.

## Selected current statistics

[Corrected to June 6, 1949]

Item	April 1949	March 1949	April 1948	Calendar year	
				1948	1947
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	60,835	60,814	60,524	61,442	60,168
Employed.....	57,819	57,647	58,330	59,378	58,027
Covered by old-age and survivors insurance.....	33,800	34,100	34,700	35,300	34,000
Covered by State unemployment insurance.....	31,900	31,900	32,400	32,900	31,400
Unemployed.....	3,016	3,167	2,193	2,064	2,142
<i>Personal Income</i> <sup>2</sup> (in billions; seasonally adjusted at annual rates)					
Total.....	\$213.6	\$214.6	\$208.6	\$213.9	\$195.2
Employees' income <sup>3</sup> .....	134.9	134.4	128.8	134.5	122.0
Proprietors' and rental income.....	48.0	49.1	51.2	50.9	46.0
Personal interest income and dividends.....	18.2	18.3	16.7	17.3	15.6
Public aid <sup>4</sup> .....	2.1	2.1	1.7	1.8	1.5
Social insurance and related payments <sup>5</sup> .....	8.6	8.9	7.5	7.3	7.3
Miscellaneous income payments <sup>6</sup> .....	1.8	1.8	2.7	2.2	1.8
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>7</sup>					
Number (in thousands).....	2,480	2,442	2,115		
Amount (in thousands).....	\$49,750	\$48,853	\$41,307	\$543,623	\$452,939
Average primary benefit.....	\$25.59	\$25.53	\$25.66		
Awards (in thousands):					
Number.....	63	68	56	596	573
Amount.....	\$1,410	\$1,486	\$1,190	\$12,748	\$11,881
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	1,780	1,458	1,046	10,918	9,724
Continued claims (in thousands).....	7,886	8,754	4,637	50,982	51,860
Weeks compensated (in thousands).....	6,950	7,746	4,030	42,695	44,325
Weekly average beneficiaries (in thousands).....	1,604	1,788	930	821	852
Benefits paid (in millions) <sup>8</sup> .....	\$137	\$152	\$74	\$790	\$776
Average weekly payment for total unemployment.....	\$19.96	\$19.99	\$18.54	\$19.05	\$17.83
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,852	2,553	2,352		
Aid to dependent children:					
Families.....	520	509	444		
Children.....	1,328	1,300	1,133		
Aid to the blind.....	88	87	82		
General assistance.....	476	491	392		
Average payments:					
Old-age assistance.....	\$15.31	\$15.14	\$17.83		
Aid to dependent children (per family).....	75.52	73.61	65.95		
Aid to the blind.....	44.72	44.82	40.47		
General assistance.....	48.53	49.59	43.92		

<sup>1</sup> Continental United States only; estimated by the Bureau of the Census except for "covered" employment, which is estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period. Before April 1949 the estimate of employment covered by unemployment insurance included Alaska and Hawaii.

<sup>2</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>3</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted per-

sonnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>4</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

<sup>7</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>8</sup> Gross; not adjusted for voided benefit checks.



# Issues in Temporary Disability Insurance

*In its Annual Report the Social Security Administration urged enactment of a Federal program of disability insurance that would be coordinated with old-age and survivors insurance. At the same time, State employment security agencies and other groups have asked the Administration for advice in formulating a temporary disability program that would be coordinated with the State unemployment insurance programs. In answer to these requests, a detailed study<sup>1</sup> was made of the problems involved. Though immediately concerned with a State program, the study, which is summarized here, includes discussion of a more general nature, since some of the problems are inherent in any system of disability insurance.*

EACH day, about 2 million persons are kept from gainful work by a disability that has lasted less than 6 months; nearly 3 million more persons between the ages of 14 and 64, who otherwise would be gainfully employed, are afflicted with serious disabilities that have already continued for more than 6 months. Private insurance against the resulting income loss is beyond the means of most workers, and personal savings are seldom sufficient to tide a family over a lengthy period of disability.

The risks of nonoccupational sickness or accident, with the resulting medical costs and temporary or permanent loss of income, are generally, however, not covered by the social insurance program, although a few systems of limited scope do exist. Failure to give such protection represents a major defect of the program.

The most satisfactory solution to the problem of insecurity caused by disability is to include within the framework of national social security legislation a coordinated program against the costs and losses arising from either short-term or long-continued inability to work because of illness or accident. The problems involved are basically the same as those involved in meeting the risks

already covered by the Federal social insurance system. The various public retirement systems, the programs of railroad workers, the veterans' program, workmen's compensation, the State cash sickness insurance programs, and commercial insurance have provided valuable experience in the administration of disability benefit programs. In addition, 10 years' experience with Federal old-age and survivors insurance has demonstrated that basic family protection for all workers through compulsory contributory social insurance is in harmony with the American way of life and that a firm and successful administrative foundation exists on which to build the new benefit program.

Both the worker and the administration of the disability program would benefit if the old-age and survivors insurance system were expanded to include disability protection. It would be to the worker's advantage if changes could be made in the old-age and survivors insurance law to "freeze" his insured status at the time he becomes entitled to extended disability benefits so that he will remain insured for old-age benefits if he lives to normal retirement age. In the same way his survivorship protection could be maintained throughout a period of extended disability so that his dependents would be fully protected if he should die.

Protection against wage loss due to temporary disability and that resulting from extended disability should be

closely coordinated. With program and administrative integration, gaps in protection against these two risks can be avoided so that there would, in effect, be continuous and uninterrupted protection throughout the course of a long or permanent disablement. Furthermore, both temporary and extended disability insurance involve similar administrative arrangements in such areas as certification of disability, because of the close association of the two types of risks. Thus, these two programs are more closely associated in concept and administrative requirements than other types of social insurance protection.

Another approach to the problem of short-time inability to work is to coordinate protection against such unemployment with protection against unemployment due to lack of work. This possibility has been emphasized by the inequities that arise from compensating an unemployed worker for part of his wage loss while he remains able to work, but not protecting him if he becomes ill although his needs then become greater.

Systems of temporary disability insurance coordinated with unemployment insurance were enacted in Rhode Island in 1942, in California in 1946, New Jersey in 1948, and Washington in 1949. An entirely separate system of temporary disability insurance, administered by the workmen's compensation agency, was enacted in New York in 1949. Interest in temporary disability insurance coordinated with unemployment insurance has been expressed in other States by State employment security agencies, by organizations of workers and of employers, and by legislatures.

To answer requests for advice on policy and for technical assistance on the questions involved in formulating such a program, the Federal Security Agency has explored the problems—primarily those involved in establishing a State system of temporary disability insurance coordinated with the present State systems of unemployment insurance. Since some of the problems would appear, however,

<sup>1</sup> Social Security Administration, Bureau of Employment Security and Division of Research and Statistics, *Temporary Disability Insurance: Problems in Formulating a Program Administered by a State Employment Security Agency* (Revised edition, 1949).

under any system of disability insurance, much of the discussion has a more general application.

## Basic Elements of a Temporary Disability Insurance Law

Regardless of the form of the program and its relationship to other social insurance programs, basic questions to be answered in formulating the law include how disability is to be defined, who is to be protected, what amounts of benefits are to be paid and under what circumstances, how the administration is to be organized, and how the program is to be financed.

### Definition of Disability

Since temporary disability benefits are intended primarily to meet the risk of short-time disability, the definition of disability should protect an individual whose physical or mental condition renders him unable to perform his most recent or customary work. It would be contrary to the basic purpose of the program, as well as to the best interests of all parties concerned, to regard as disabled under this program only workers who are unable to perform any kind of remunerative work. Many of the temporary disability insurance claimants will have been working until the current illness or accident made them unable to continue; most of that group will return to the job upon recovery.

It would be unreasonable, and undesirable for the claimant, the employer, and the community, to expect a worker to change his occupation and his employer for a relatively short period; it is questionable whether many such workers would find it possible to obtain jobs for such brief periods of partial incapacity.

### Coverage

Preferably, all wage and salaried workers should be protected against the risk of wage loss due to disability, regardless of the size of their employing unit or the type of services they perform. If, however, temporary disability insurance is to be coordinated with another social insurance program, it should cover the same workers as the program with which it

is coordinated. Otherwise, the advantages of coordination are seriously reduced.

### Amount of Benefits

When unemployment insurance and temporary disability insurance are being administered by a single agency, use of the same benefit provisions for both facilitates joint administration and permits savings in administrative costs. Benefit provisions, as used here, include the base period and benefit year specified as the framework for measuring the accumulation of benefit rights and the utilization of those rights, the qualifying requirement in terms of past employment or wages, and the weekly benefit amount and duration.

### Unit of Time Used To Measure and Pay for Disability

Any insurance program that compensates for wage loss due to a particular risk must use some unit of time to measure the occurrence of the risk and to establish the amount of wage loss to be compensated. The period can be a day, a week, or some longer period. In unemployment insurance in this country, the week—which may be either a calendar week or any 7 consecutive days—is used to measure unemployment. Since this is the most common pay period, its use eliminates the need to decide on the length of the workweek and on whether to pay benefits for Saturdays, Sundays, or holidays.

In a jointly administered system of temporary disability insurance and unemployment insurance, the unit of measure should be the same for both programs. The week has proved to be a satisfactory unit in unemployment insurance, and there is no reason to believe that the week—that is, 7 consecutive days, not a calendar week—would not be a satisfactory unit in temporary disability insurance.

Benefits should also be payable, however, for odd days of disability at the end of a period of disability. If benefits are paid only for full weeks of disability, a worker who recovers after 18 days stands to lose financially by returning to work on the nineteenth day rather than by claiming to

have been incapacitated until the end of the twenty-first day. The worker should not feel under undue pressure to return to work before he is well, but neither should he have a financial incentive to stay away from his job after he has recovered.

In existing systems of temporary disability insurance jointly administered with unemployment insurance, a week of 7 consecutive days is the basic unit used to measure disability and pay benefits. In Rhode Island, disabilities are compensable only in weekly units; any odd days at the end of a spell of disability are ignored. In California and New Jersey, however, benefits are paid for such days at the rate of one-seventh of the weekly amount for each day. This rate eliminates any need to determine the length of the normal workweek or to decide what days of the week are workdays for any individual.

### Duration of Disability

Only those disabilities that last at least 7 consecutive days should be considered for waiting-period or benefit credit. About 80 percent of all disabilities last less than 7 days. If payments for these short spells are eliminated, funds are saved for claimants suffering longer spells of disability in the year, without imposing heavy uncompensated wage-loss burdens. The great reduction in claims load brings about substantial administrative economies. After a disability has lasted for 7 consecutive days, it should be regarded as continuing as an uninterrupted series until there have been 21 consecutive days for which benefits are not payable. Such a provision is desirable to avoid harsh treatment to workers who may suffer a relapse shortly after their return to work.

To avoid administrative problems, no attempt should be made to require that disability be due to the same or related causes in order to constitute an uninterrupted series. Competent medical opinion frequently differs as to the cause of disability, so that the cause shown on the claims form may change while, so far as the individual is concerned, it is the same illness.

To avoid spending an undue proportion of the funds for very short



illnesses, the first 7 consecutive days of disability in a benefit year should be an uncompensated waiting period. If only disabilities of at least 7 days are compensable, then no uncompensated waiting period is recommended for subsequent spells of disability. When benefits are payable for disabilities of less than a week, some waiting period with each spell of disability is needed to protect the fund.

### **Conditions for Receipt of Benefits**

Disability benefits should be payable only to workers who have a prescribed amount of past employment or wages in covered work, who meet the statutory definition of disability, who are not working because of the disability, and who have submitted specified evidence of the disability. In addition, benefits should not be payable for periods for which the claimant is receiving certain other types of payments, such as workmen's compensation.

Temporary disability insurance, like unemployment insurance, is intended only for persons suffering involuntary unemployment; the program is not designed for those who have withdrawn from the labor force for reasons other than disability. Most temporary disability insurance claimants will have no difficulties on this point, since they will become disabled while employed.

In both unemployment insurance and temporary disability insurance, one measure of attachment to the labor force is base-period wages. In unemployment insurance, this measure is supplemented by two requirements—availability for work and registration for work at the employment office. Obviously, these conditions are not appropriate for disabled claimants.

If the qualifying-earnings requirements are not considered adequate tests of reasonably current attachment to the labor force, a general requirement that the claimant has not withdrawn from the labor force for reasons other than disability may be included in the law.

### **Receipt of Other Income**

The temporary disability insurance program should be generally coordinated

with other social insurance programs so as to avoid both duplication of payments and gaps in protection. As in other social insurances, there should be no means test and no conditions that would discourage workers from providing additional security by either individual or group action.

**Wages.**—When an individual receives wages that are in fact remuneration for services actually performed, he would not, of course, be considered as unemployed and disabled. An individual, however, may receive payments from his employer for weeks of disability during which he performs no services. These payments may be under formally established systems, or they may be made informally in individual cases at the employer's option. They may be made directly by the employer, or from a trust fund, or under an insurance policy; the amount may equal either full weekly wages or a definite fraction thereof.

Such payments might be taken into account to determine whether or not the claimant is experiencing a wage loss. If the payment is less than his full wages, he would receive the difference between the employer payment and his regular wages, up to his full weekly benefit amount.

Another reasonable approach is to ignore such payments, in order not to discourage supplementation of the basic benefit.

**Workmen's compensation.**—Temporary disability insurance and workmen's compensation both provide benefits for disabled workers; the distinction lies in whether or not the incapacity is work-connected. Temporary disability insurance is not intended to replace workmen's compensation and should not carry the costs of benefits for work-connected disabilities.

Workmen's compensation payments for some other disability incurred earlier—such as loss of a limb—do not involve duplication of benefits and should not affect a claimant's right to temporary disability insurance.

A temporary disability insurance provision prohibiting payment of benefits for work-connected disabilities would, however, be undesirable. Not all work-connected disabilities are compensable under workmen's com-

ensation because of incomplete coverage, restrictive definitions of work-connected illnesses, and other limitations of workmen's compensation laws. Moreover, difficulties sometimes arise in determining whether an incapacity is work-connected.

Duplication of benefits can be avoided, without creating gaps in protection, by providing that temporary disability insurance benefits are not payable when the individual is receiving workmen's compensation for the same week and the same disability and that, in cases in which workmen's compensation may be payable, the temporary disability insurance benefits will be paid subject to reimbursement by the workmen's compensation agency.

**Other social insurance benefits.**—The law should provide that a worker cannot receive benefits for a week under both temporary disability insurance and unemployment insurance, or under more than one temporary disability insurance law. Primary benefits under title II of the Social Security Act or railroad retirement benefits might well be treated in a coordinated program as they are under the unemployment insurance law.

### **Claims and Certification Procedure**

By the nature of the program, the claimant cannot be required to come to a local office to file his claim. A combination claims form and return envelope facilitates preparation and handling of claim documents. The time by which the claimant must first notify the agency in a period of disability should be established with two considerations in mind. The period after the first day of disability within which the claimant must file his first claim or notice of disability should be long enough to give him adequate time to submit a claim with a physician's certificate, and yet not be so long as to have the possible disadvantages of delayed agency contact with the claimant. In addition, there should be provision for late notification with good cause.

Medical certification of disability is an essential part of the claims procedure. Various methods of obtaining that certification are possible.



The general system used under the four programs now operating appears to be most satisfactory.

Under these systems the claimant's attending physician certifies, at the time initial eligibility is being determined, as to the claimant's physical or mental condition and his inability to perform his customary work. He also gives his opinion regarding the date by which the claimant will be able to resume his occupation. These certificates are reviewed by or under the supervision of an agency medical officer. Selected cases are referred to physicians employed or designated by the agency for reexamination.

Additional medical certification from the attending physician during the claims series should be submitted at intervals determined by the agency in the individual case. The interval may be weekly, except for cases in which it is obvious that the disability will be long-continued.

In addition to referring some cases for medical examinations by designated physicians—such examinations being paid for by the agency—the agency staff may visit claimants to determine eligibility for benefits.

When a claim is filed the claimant's most recent employer should be notified so that he may report information bearing on the worker's eligibility for benefits—for example, verification that he is not currently working and that he is not filing for workmen's compensation.

### **Type of Law**

The benefits prescribed by the temporary disability insurance law can be provided in several alternative ways—through an exclusively governmental program, through a program that permits coverage under a private plan approved by the State to be substituted for coverage under the State plan, or through a program under which covered employers would be required to arrange private insurance for their workers. Each method has its advocates and its opponents. Any one of these three alternatives could be adopted whether the temporary disability insurance system is to be administered jointly with unemployment insurance or as a separate system. Actually the maximum advan-

tages of coordination with unemployment insurance are not obtained except under the exclusively governmental plan.

### **Exclusive State Fund**

Under a system of this type, which is administered in coordination with unemployment insurance, all workers covered by the unemployment insurance law are covered by the State plan. Just as in unemployment insurance, all contributions are paid to the State and all benefits are paid by the State.

**Advantages.**—The exclusive State fund represents the sound social insurance approach of the widest possible pooling of the risk in order to provide basic protection at the least over-all cost to all workers—with the lower-paid workers receiving proportionately more in benefits in relation to their contributions than higher-paid workers. This goal cannot be achieved if each company must bear its own risk. Particularly in disability insurance, where the incidence of the risk is so different for groups of different composition (sex, age, occupation, and other characteristics), wide pooling of risk is needed to provide maximum protection for a given contribution rate.

An exclusive government fund coordinated with another social insurance program could use the same records and reports as the other program and thus require less additional work on the part of employers and the government than either of the other proposals. Moreover, since private plans have various expenses which the State plan does not have, such as advertising expenses and salesmen's commissions, an exclusive State program permits a larger proportion of contributions to go for benefits. In addition, such a program is easier to understand, and thus fewer workers would be confused about how to exercise their benefit rights. In California, for example, during the 10 months January–October 1948, almost 6,000 first claims were denied because the claimants mistakenly filed against the State when they were covered under a private plan and should have filed against it.

**Disadvantages.**—Those who oppose

an exclusive State system argue that State administration would fail to police the system adequately, so that the savings in administrative and acquisition costs would be offset by increased benefit costs.

Another major argument against a system that does not permit contracting-out is that it would reduce the benefit protection now afforded by private plans with more generous formulas than the State law and that it would drive private health and accident insurance out of business. This argument is based on the assumption that private insurance could not be modified to be supplemental to the basic State protection.

Supplementation of the basic State protection is, however, both feasible and practicable. The maximum benefits under State unemployment insurance laws are low as related to average wages. Supplementation is therefore possible—especially for the higher-paid workers who are in any case the principal objects of private plans because of their more stable employment. The growth of private sickness insurance coverage in Rhode Island—as measured by premiums written—has not slackened since the initiation of the State sickness insurance program in 1943. Although it is argued that supplementation will increase malingering, this problem should not be serious in view of the considerable gap between benefits and wages. There has been little evidence of malingering under those private plans which currently pay full wages during disability.

### **State Programs and Private Plans**

The California, New Jersey, and Washington laws provide for contracting-out of the State fund under approved private plans in programs coordinated with unemployment insurance; the New York law sets up a system completely separate from unemployment insurance, under which the State fund and private carriers are competitive.

Under the three coordinated laws, all workers covered by the unemployment insurance law are covered by the State temporary disability insurance fund unless the workers or their

employer take affirmative action to substitute private-plan coverage. A private plan must be submitted to the State agency and be approved as meeting the requirements in the law before it becomes a substitute for the State plan.

The conditions for approval vary, but generally they require some assurance that the promised benefits will be paid, that workers will get at least the same benefits they would have received from the State, that the plan does not cost the workers any more than the State plan would, and that it is generally acceptable to the workers covered by it.

**Advantages.**—Advocates of the combination of a State plan and contracting-out maintain that it assures universal and continuous benefit protection, while permitting adjustment to individual situations, so that some workers can obtain benefits above the statutory level. It is claimed that competition between the State plan and private plans will result in better performance by both.

**Disadvantages.**—Opponents argue that a mixed system is unduly complicated and costly, since administrative expenses are increased, and that the insurance companies will get the better risks, leaving the bad ones for the State and thus increasing costs.

### Private Plans

Under a law calling for private plans only, all covered employers would be required to establish private temporary disability benefit plans assuring specified minimum benefits, by purchasing policies from commercial carriers or by setting up self-insurance plans. The State agency administering the law would exercise general supervision over the plans, to see that they meet the minimum requirements and to decide appeals.

**Advantages.**—Advocates of this system claim that it would permit flexibility to meet individual industry or company conditions and would assure strict policing of claims because employers and insurance companies would have a direct financial concern with the cost of the plan.

**Disadvantages.**—Such a law would make it impossible to assure continuous coverage of all workers; it would

have, in addition, most of the disadvantages of a system with both a State fund and private plans. A system of this kind is not coordinated with unemployment insurance, or with any other social insurance program, and there is no basic economy in administration by the employment security agency. While bills of this nature have been proposed, no such system has been enacted.

### Major Disadvantages of Contracting-Out

The Social Security Administration believes that the overwhelming weight of the arguments is in favor of an exclusively governmental program and against "contracting-out." Some of the more significant disadvantages of permitting contracting-out are set forth below.

**Adverse selection of risks.**—The adverse selection of risks which accompanies contracting-out is the process by which the private plans take the better risks and the State fund carries what is left over.

The risk of disability is not evenly distributed among the wage-earning population; age, sex, race, and occupation all enter into the risk rate, as insurance companies recognize in establishing group health and accident insurance manual rates. A premium rate based on the State-wide average incidence of disability will be higher than necessary for some groups, lower for others. Since insurance companies are business enterprises, engaged in business which is profitable or has prospects of becoming profitable, their efforts to sell private plans will be concentrated on the groups with the best experience. When the workers with better-than-average prospects are taken out of the State coverage, the average amount of disability under the State fund will increase—and so will the premium rate needed to finance the system.

While a State may set up statutory prohibitions against adverse selection, it cannot be prevented. Adverse selection may result from the aggregate of private plans as well as from an individual plan. California experience appears to indicate that adverse selection is occurring. State plan claimants, when compared with

claimants under private plans, include a higher proportion of women, of the aged, of those with long-term disabilities, such as cancer and heart disease, and of those with lower average earnings and less steady employment.

**Costs.**—Underwriting and adjudication costs in commercial insurance are much higher than administrative costs of social insurance. For temporary disability insurance coordinated with unemployment insurance, about 5 percent of a 1-percent contribution rate appears adequate for administration. By contrast, in 1947, underwriting costs for group health and accident insurance—and these represent only a part of all administrative costs—represented 16.7 percent of premiums. For all forms of health and accident insurance, underwriting costs were about 35 percent of premiums.

Administrative costs of the State will also be increased by the additional work that private plans require. Regardless of whether these added costs are paid from the regular temporary disability insurance administrative fund or from special assessments against private plans, they reduce the proportion of the contributions that can be returned to the workers in the form of benefits.

**Other disadvantages.**—Contracting-out creates various administrative problems. Existence of a private plan in a plant may lead to hiring practices discriminating against workers who are believed to be less desirable disability risks—such as older workers, members of minority groups, or those with chronic ailments. It may increase resistance to the hiring of physically handicapped workers, because of fears that they will result in increased premiums.

### Financing a Program

#### Benefits

The benefit cost of a temporary disability insurance program depends on many elements. Among the most important are the frequency and duration of disability, which are affected by the composition of the covered population in terms of age, sex, marital status, income level, and occupation; by the availability and adequacy of medical services; and by other fac-



tors. Cost of benefits also depends on the specifications of the insurance program as to qualifying earnings, benefit amounts, and waiting period; on the extent of contracting-out; and on the administrative provisions, particularly as to proof of disability. In addition, the cost is affected by variations in wage levels, rapidity of labor turn-over, and general condition of the labor market.

For the country as a whole, about 1 percent of taxable pay roll should cover the costs of a temporary disability insurance system (without medical care benefits) which provides for 26 weeks' uniform potential duration and one waiting period of 7 consecutive days, has various other explicit specifications, and operates with adequate administrative methods, especially as to medical certification.

A State system coordinated with unemployment insurance should have available annual amounts approximating 1 to 1½ percent of taxable pay roll for the first several years of benefit operations. After that, the State's own experience will be the best guide.

### **Administration**

The administrative cost of a temporary disability insurance program, like the benefit cost, is difficult to estimate. The experience of Rhode Island and California suggests that the cost of effective administration of an exclusively State program of temporary disability insurance linked with unemployment insurance will be about 0.05 percent of pay rolls, with a higher cost possible for States that have small covered populations and pay rolls or that permit contracting-out.

### **Source of Funds**

The pattern of unemployment insurance financing was shaped by the Federal pay-roll tax on employers, with its tax-offset provisions, and by the provision for Federal grants under title III of the Social Security Act for administration of State unemployment insurance. The requirements of the Federal Unemployment Tax Act preclude a State from using receipts under that tax to finance disability benefits, and title III grants cannot be used to meet the administrative costs

of temporary disability insurance. The 1946 amendments to the Social Security Act and the Federal Unemployment Tax Act permit withdrawal of employee contributions from a State's account in the unemployment trust fund to pay disability benefits but not administrative costs.

Employee contributions alone finance the California, Rhode Island, and Washington disability insurance programs; the railroad workers' program is financed by an employer tax which covers both unemployment and disability insurance. The New Jersey law combines an employee tax of 0.75 percent and an employer tax of 0.25 percent, subject, after July 1, 1951, to modification under experience rating, within a range from 0.10 to 0.75 percent. In New York the employee tax is to be 0.50 percent, with employers bearing any additional cost that may arise.

### **Experience Rating**

There is little justification for modifying the employer's rate on the basis of his employees' experience with non-work-connected disability. The most direct way in which the employer can influence the frequency and severity of non-work-connected disabilities is through selective hiring. Experience rating may, therefore, increase discrimination in hiring against women, nonwhites, older workers, and those with chronic ailments. In temporary disability insurance, as in unemployment insurance, it may also result in increased and poorly substantiated appeals and contests, in pressure against claims filing, and in opposition to extended coverage and liberalized benefits.

### **Employer Contributions**

The arguments against experience rating do not indicate that employer participation in financing is undesirable. On the contrary, temporary disability insurance contributes to the welfare of all groups in the State, not merely insured workers. It tends to reduce relief rolls by providing disabled insured workers with some income. Employers benefit from the improved health and security of their workers and from the effect of the program in helping to maintain purchasing power.

## **Cooperation With Interested Groups**

Successful operation of a temporary disability insurance program requires public interest and public understanding. The groups most directly concerned are the covered workers and employers, and the physicians, but the entire community has a stake in the program. To arouse effective interest and to assure the development of a program satisfactory to all concerned, the cooperation of the various groups—including the general public—should be enlisted in the early stages, possibly by a representative advisory council to assist in drafting the legislation. Such a step not only obtains early interest in the program but also increases the prospects of favorable legislative action. After legislation has been enacted, the interested groups should be consulted in the development of major policies and, when appropriate, in the design of forms and procedures.

**Employees and employers.**—Insured workers, as beneficiaries, need to be kept informed not only of the benefits they may receive but also of their responsibilities for effective and economical operation of the program. Employers will be interested in the program, and every effort should be made to solicit their cooperation in administration.

**Physicians.**—Particular responsibility for the success of the program rests with the physicians practicing in the State. If they do not understand and assume the obligations involved in accurate medical certification, the program will not operate effectively. Consequently, their active participation in the program should be solicited from the very beginning. Claims forms and any other forms to be filled out by physicians should be developed in close cooperation with representatives of the physicians. Efforts should then be made to acquaint physicians throughout the State with their responsibility for the successful operation of the program.

**Other government agencies.**—Since this program represents only one aspect of the State's responsibility and

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# Trends in Recipient Rates for General Assistance

by ELIZABETH T. ALLING\*

*Earlier Bulletin discussions<sup>1</sup> of State trends in recipient rates for old-age assistance and aid to dependent children pointed out that the States with low per capita incomes and presumably high proportions of needy persons have been shifting into the bracket of highest recipient rates. The article that follows deals with recipient rates for the general assistance program which, in contrast to special types of public assistance, depends wholly on State and local governments for financial support. For the general assistance program, therefore, a State's fiscal capacity is more influential in determining its recipient rate than is the proportion of the population in need of assistance.*

**B**ETWEEN June 1940 and June 1948 the general assistance program shrank from the largest public assistance program in terms of the number of persons aided to the smallest of these programs except aid to the blind. The total case load dropped from nearly 1.4 million to less than 0.4 million. The 1940 case load would have been considerably larger, and the drop therefore greater, had it not been for the Federal work programs then in operation. The 8-year decreases in the number of persons aided and in the proportion of the population receiving general assistance were relatively greater than the drop in case load.

A general assistance case load that includes employable persons out of work normally has a larger proportion of family cases than does a case load including only "unemployable cases." In June 1940 in 42 States,<sup>2</sup> there was an average of very nearly three persons per case; by June 1945 the average had dropped to less than two persons (1.86); by June 1948, it was slightly more than two persons (2.08).

The civilian population, on which the recipient rate for general assist-

ance is based, decreased from June 1940 to June 1944 because of the large numbers of persons in the armed forces during this period. Civilian population rose after the middle of 1944 as veterans returned to civilian life. June 1945 was near the low point in number of cases and persons receiving general assistance.

From June 1940 to June 1945 the number of cases receiving general assistance in the 42 States dropped 83 percent; the recipient rate, 89 percent. From June 1945 to June 1948 the number of cases rose 59 percent and the recipient rate 56 percent. The proportion of the population aided in June 1948 was less than one-fifth as large as that in June 1940 (table 1).

The nine States that have not reported the number of persons aided or have made such reports for only part of the time since June 1940 include Alaska and five States with particularly low case loads in relation to population. Throughout the period under discussion, therefore, the recipient rate for the total United States can be assumed to be somewhat smaller than that for the 42 States. Also, the changes in trend for the country as a whole, though similar to those in the 42 States, were somewhat less pronounced.

The reasons for the national trend are well known. The falling rate from 1940 to 1945 resulted primarily from greater opportunity for self-support but also from changes in the source of assistance for people who

continued to be out of the labor market. During those years the number of workers who were unemployed dropped nearly 90 percent. The 1940-42 drop in recipient rate was accelerated by the growth of the programs for old-age assistance, aid to dependent children, and aid to the blind and the transfer from the general assistance rolls of persons eligible for these programs. General assistance rolls were further reduced during the war when a considerable number of persons, who would otherwise have needed assistance, received servicemen's dependents' allowances provided by the Federal Government.

The principal reasons for the postwar rise in recipient rates were, of course, the cessation of these allowances, the curtailment of employment opportunities, especially for marginal workers, and the rise in living costs. The upswing in the national rate as well as in the rate in some States was heightened by the unprecedented migration that had occurred during the war. A substantial number of the persons who moved to other States left low-income States where general assistance was very limited. Some of those who had broken their family and community ties and who did not return to their home State received general assistance in the new State when the war plants closed down.

## State Trends

State trends in recipient rates for general assistance varied with differences in economic conditions, in the fiscal ability of States, and in State and local provisions for general assistance.

In Nebraska and West Virginia the 8-year trend departed outstandingly from the general trend. These States had no postwar rise; beginning in 1941, each successive June rate was lower than the rate for the previous June. The trends in the other States varied from that for the 42 States combined chiefly in the sharpness of

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<sup>1</sup>Walter M. Perkins, "Trends in Recipient Rates for Old-Age Assistance," October 1948, and Elizabeth T. Alling, "Trends in Recipient Rates for Aid to Dependent Children," November 1948.

<sup>2</sup>The States referred to in this discussion are those that, throughout the 8 years, reported data on persons as well as cases aided.

the decline in the defense and war years and in the later upswing.

A drop of more than 80 percent in recipient rate from June 1940 to June 1948 occurred in 22 States. In five of these States—Iowa, New Jersey, North Dakota, Pennsylvania, and Wisconsin—the June 1948 rate was less than one-tenth of the June 1940 rate; in Nebraska and South Dakota, it was barely one-tenth of the rate in June 1940.<sup>2</sup>

The change from June 1940 to June 1948 in the proportion of the population receiving general assistance was generally larger in the wealthier States than it was in States with low per capita income.<sup>4</sup> The accompanying chart shows the trend in recipient rates from June 1940 for the group of States that ranked among the highest fourth of all States in per capita income both in 1940 and in 1947 and that reported the number of persons receiving general assistance from 1940 to 1948. The combined recipient rate of these States was 4,820 per 100,000 population in June 1940 but only 710 in June 1948. In contrast, the group of States in the lowest fourth of all States in per capita income, excluding those that did not report persons aided in both years, had a recipient rate of 396 in June 1940 but a rate in June 1948 of 234.

North Dakota furnishes an outstanding example of the effect of change in general economic conditions on the need for general assistance. In June 1940, the State was one of the lowest 12 in per capita income; 2,666 persons per 100,000 population received general assistance. By June 1948, high agricultural income had put this State into the highest fourth of all States according to per capita income and its recipient rate had dropped to 220.

The proportions of the population receiving general assistance in the

<sup>2</sup> The States with decreases of 80-90 percent were California, Colorado, the District of Columbia, Idaho, Illinois, Indiana, Maine, Maryland, Massachusetts, Minnesota, Nebraska, New Hampshire, New York, Rhode Island, South Dakota, Utah, and West Virginia.

<sup>4</sup> Throughout this discussion, comparisons of States according to per capita income are based on data for 1947, the latest year for which data on personal income are available.

Table 1.—Number of persons receiving general assistance per 100,000 civilian population, 42 States, for June of each year 1940-48<sup>1</sup>

State (ranked by 1947 per capita income)	1940 <sup>2</sup>	1941	1942	1943	1944	1945	1946	1947	1948
Total, 42 States <sup>3</sup>	3,395	2,020	1,210	600	407	364	445	530	560
Nevada	1,450	765	654	352	271	216	202	436	384
New York	5,535	4,277	2,819	1,290	625	517	536	892	944
North Dakota	2,666	1,470	929	437	245	195	216	225	220
California	4,505	807	722	307	239	241	369	526	682
Montana	1,781	1,231	780	529	457	305	320	366	469
District of Columbia	743	599	372	162	132	100	110	186	145
Illinois	5,124	3,798	2,128	1,128	734	604	481	552	624
New Jersey	3,311	1,570	827	388	214	179	210	272	321
Rhode Island	4,187	1,629	1,432	664	590	640	650	834	730
Colorado	3,636	2,410	1,763	963	1,097	555	557	633	720
Wyoming	1,288	741	827	436	225	223	229	295	206
Maryland	1,215	893	705	554	515	601	788	922	237
Massachusetts	4,786	2,322	1,454	829	610	502	520	645	790
Ohio	3,548	1,848	1,089	450	331	309	528	601	799
Michigan	3,189	1,817	1,348	596	419	449	789	838	1,110
Washington	1,366	1,178	636	483	442	373	637	475	639
Pennsylvania	5,617	2,815	851	406	299	269	482	539	466
South Dakota	2,459	1,854	1,450	529	371	328	306	331	250
Wisconsin	4,763	2,495	1,505	577	378	312	379	340	342
Idaho	890	557	375	259	207	213	137	137	139
Indiana	3,782	2,006	1,245	542	374	373	677	584	698
Oregon	2,034	1,287	701	413	420	536	668	498	674
Nebraska	2,342	1,228	804	385	292	275	200	255	236
Utah	2,675	2,328	903	456	407	398	518	422	406
Missouri	1,739	1,480	891	579	447	565	579	675	744
Minnesota	3,888	2,465	1,425	672	452	391	421	521	545
Vermont	2,342	1,371	981	772	609	468	398	441	550
New Hampshire	5,096	3,238	1,768	1,046	720	500	446	508	590
Iowa	3,873	2,474	1,584	736	457	372	375	435	289
Maine	4,306	2,690	1,606	942	621	593	575	679	818
Arizona	2,163	1,416	1,171	1,043	1,069	735	1,001	755	1,440
Virginia	825	548	382	286	272	235	227	246	244
New Mexico	932	860	547	556	342	442	413	501	463
West Virginia	2,745	2,135	1,757	1,137	649	481	460	456	319
Louisiana	657	833	678	294	353	373	395	429	488
North Carolina	440	342	258	181	139	138	146	161	182
Georgia	547	460	364	229	179	157	151	171	177
Alabama	145	127	119	118	136	149	179	202	249
South Carolina	185	184	183	196	213	187	244	302	290
Arkansas	442	339	389	288	254	226	217	191	191
Mississippi	159	106	67	55	28	24	26	35	36
Hawaii <sup>4</sup>	558	416	313	192	177	161	184	289	329

<sup>1</sup> Population as of July 1 of each year; estimated by the Bureau of the Census.

<sup>2</sup> Includes persons who received only medical care.

<sup>3</sup> Number of persons receiving assistance not available for the entire period for Connecticut, Delaware, Florida, Kansas, Kentucky, Oklahoma, Tennessee, and Texas. Estimates of population not available for Alaska.

<sup>4</sup> Includes recipients of medical care, hospitalization, and burial only.

<sup>5</sup> Estimated.

<sup>6</sup> Not ranked because data on per capita income not available.

various States became more similar as recipients left the rolls to take employment in the prewar and war period. The average deviation of State recipient rates from that for the median State fell from 1,432 in June 1940 to 200 in June 1948; this decline was proportionately larger than that in the average recipient rate.

The smaller variation in State recipient rates at the end of the 8-year period resulted from the greater similarity in the composition of case loads; in all States the later loads were composed largely of the groups that predominated in the case loads of the States with lowest rates throughout the period—that is, unemployable and short-time emergency cases. As the number of needy per-

sons declined, moreover, low-income States were able to meet a higher proportion of the remaining need.

The variation among States in the recipient rates for each of the months for which they are recorded suggests that, throughout the period, general assistance was not equally available in all States even to unemployable persons. An example from one State shows the various factors that influence recipient rates.

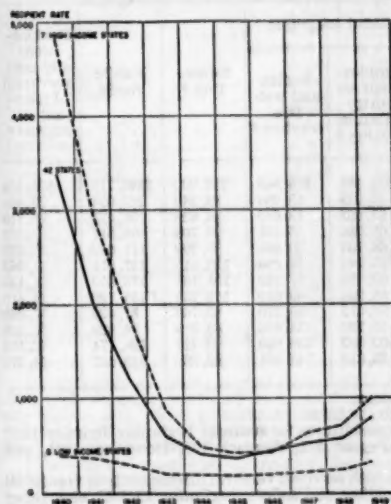
Eligibility for "general relief" in Missouri is restricted by law to unemployable persons and families. Unemployable persons have been defined to include persons unable to work because of physical or mental handicap, mothers who are needed at home to care for small children, and other



adults whose full time is required at home to take care of ill or incapacitated members of the family. An entire family is ineligible for general relief if any member is able to work. Because funds have been inadequate to meet the full need of the persons who would have qualified under these definitions, eligibility has been further restricted; in June 1948 no individual or family that had enough other income to meet 60 percent of total need could receive assistance. Even under these limitations, Missouri's recipient rate for general assistance was much higher than that in any of the States that were in the lowest fourth of the States ranked according to per capita income and therefore can be assumed to have had more needy people.

Two further characteristics of Missouri's program were partly responsible for its relatively high recipient rate. Like some other States—usually those above average in fiscal ability—Missouri's general assistance cases included a substantial number of families that also received a payment of aid to dependent children, and a few families in which a member received old-age assistance. Furthermore,

**Number of persons receiving general assistance per 100,000 civilian population, selected groups of States,<sup>1</sup> for June of each year 1940-49<sup>2</sup>**



<sup>1</sup> Each group of States excludes those that did not report number of persons aided throughout period. High-income and low-income States represent States in highest and lowest fourth according to per capita income in both 1940 and 1947.

<sup>2</sup> April rate for 1949; data for June not yet available.

**Table 2.—Quartile ranking of recipient rates for general assistance, aid to dependent children, and old-age assistance, for States in lowest quartile according to per capita income, June 1948<sup>1</sup>**

Program	States with recipient rate in specified quartile			
	Lowest	Third	Second	Highest
General assistance	Arkansas Georgia Mississippi Kentucky North Carolina Tennessee	Alabama South Carolina West Virginia	Louisiana New Mexico	
Aid to dependent children	Mississippi	Georgia North Carolina South Carolina	Alabama	Arkansas Kentucky Louisiana New Mexico Tennessee West Virginia
Old-age assistance		West Virginia	Kentucky Tennessee North Carolina	Alabama Arkansas Georgia Louisiana Mississippi New Mexico South Carolina

<sup>1</sup> Data include rates for Kentucky and Tennessee which reported number of persons receiving general assistance for this month but not continuously since 1940. Oklahoma excluded because data on persons receiving general assistance not available.

State funds met practically all the cost of general assistance in Missouri, whereas in several of the lowest-income States the local units bear the entire cost. Local responsibility results in great variation in provisions for general assistance and is an important factor in the very low recipient rates for some States.

The effect of size of appropriations on the number of needy persons assisted is illustrated also by the sudden drop in the recipient rate in West Virginia after June 1943. A drastic cut in the State appropriation left the available funds inadequate to meet need. Since July 1943, counties that receive State aid have not given general assistance to persons who had income that met the percentage of need currently specified in State policy—for most of the time, 40 percent.

### **Relationship Between General Assistance and Other Types of Assistance**

The States with low fiscal ability have appropriated most of their assistance money for the special types of public assistance in order to receive more Federal funds. In some respects these States have extended eligibility for these types of assistance further than have some of the States with high fiscal ability. The low-income States are more likely to con-

sider the needs of dependents of recipients in determining payments under the special programs than to give separate payments of general assistance. Only such consideration is possible, however, as can be covered in the relatively low payments for the special types of assistance made in these States.

In the ranking of all States according to recipient rates for aid to dependent children and old-age assistance in June 1948, the States with low per capita income fell in the upper half, and some even in the upper fourth. In recipient rates for general assistance, however, only two such States—Louisiana and New Mexico—ranked as high as the second quartile, and the majority of these States were in the lowest quartile (table 2).

### **Trends Since June 1948**

Recipient rates have been presented for June of the successive years because that month corresponded approximately with the date of the population estimates. Trends based on annual data only fail to show the seasonal trend that is characteristic of general assistance loads in normal years. June is usually the approximate midpoint between the high month near the beginning of the year and the later low month.

(Continued on page 18)



# Notes and Brief Reports

## Federal Grants to States, 1947-48

Federal grants to States have become increasingly significant in recent years in the Federal budget and in the State revenue picture. In the fiscal year 1947-48, total Federal grants to States amounted to \$1.4 billion as compared with \$1.2 billion in the preceding year and less than \$800 million in 1945-46 (table 1). These grants-in-aid for Federal-State programs have more than doubled in amount in the past 8 years, and in 1947-48 they were about 40 times as great as in 1920. Indeed, although there have been year-to-year variations in the total amount and in program content, the long-term trend has been one of rapidly increasing Federal financial aid to State governments.

The total amount granted in 1947-48 for social security and related purposes—\$1.0 billion—represented 71 percent of total Federal grants to States. Most of the grants for these purposes were distributed under programs of the Federal Security Agency, and the great bulk of them—62 percent of total grants—were under programs administered by the Social Security Administration (table 2).

Of the latter, grants for public assistance payments and administration—\$732 million—constituted the largest Federal-State grant-in-aid program and were 52 percent of total grants to States. These public assistance grants have grown almost uninterruptedly over the years, and since the passage of the Social Security Amendments of 1946 the increase has been substantial.

The growth in Federal grants to States for health and welfare programs reflects both the expansion of existing programs and an increase in the number of aided functions. In recent years, Federal aid in these fields has expanded to include mental health, cancer, industrial hygiene, and hospital survey and construction programs, and the school lunch program. The addition of these programs, together with somewhat in-

creased amounts appropriated for programs already in existence, has resulted in more than doubling the amount granted for regular health and welfare programs from 1943-44 to 1947-48.

Grants for administration of unemployment insurance and employment service have also increased with relative steadiness. The declines in the war years (table 1) reflect the federalization of the United States Employment Service during this period. With the return of the employment offices to State administration in November 1946, the aggregate amount of these grants increased substantially. In 1947-48, they were at twice their prewar level.

Grants for education and for development and conservation of natural resources in 1947-48 were 31 and 55 percent, respectively, above the 1939-40 amounts. Grants for natural resources development and conservation increased gradually during the war years, while those for education rose sharply in that period with the establishment of emergency training

programs and then returned to the prewar level when the pressing need for such programs no longer existed. As a result of the postwar highway program, Federal grants to States for public roads were higher in 1947-48 than in any year since 1936-37.

Total Federal grants to States averaged \$9.62 per capita in 1947-48. Those for social security and related purposes were \$6.91 per capita (table 2).

When the States are classified by income group and ranked by average 1945-47 per capita income, it becomes apparent that total grants and grants for most of the major purposes tend to average somewhat higher amounts per capita as income declines. In 1947-48 there was a direct correlation between per capita grants for employment security and per capita income. For assistance payments and administration, the middle-income group of States averaged the highest Federal aid per capita and the high-income group averaged the lowest amount per capita. Within each group, however, there was considerable dispersion of the State averages. The four Territories and possessions averaged far less than the national average per capita for total grant payments and

Table 1.—Federal grants to States, by purpose, fiscal years 1936-37 through 1947-48<sup>1</sup>

[In thousands]

Year	Total	Social security and related programs				Education <sup>2</sup>	Public roads	Development and conservation of natural resources <sup>3</sup>
		Total	Assistance payments and administration <sup>2</sup>	Employment security administration <sup>2</sup>	Health and welfare services <sup>4</sup>			
1936-1937.....	\$550,462	\$171,266	\$143,934	\$11,484	\$15,848	\$13,900	\$340,718	\$24,578
1937-1938.....	578,531	280,997	216,074	45,939	18,984	24,249	247,024	26,261
1938-1939.....	573,129	328,402	246,898	62,858	18,646	24,838	191,573	28,316
1939-1940.....	577,539	359,242	271,131	61,680	26,431	24,708	164,517	29,072
1940-1941.....	715,349	426,986	329,845	66,195	30,946	87,299	171,042	30,022
1941-1942.....	779,198	464,710	374,568	55,544	34,598	125,515	157,911	31,062
1942-1943.....	828,064	472,091	395,449	39,480	37,162	151,188	173,659	31,126
1943-1944.....	825,063	533,822	429,458	35,294	69,070	112,735	144,130	34,416
1944-1945.....	729,849	531,589	401,400	34,419	85,770	83,763	87,429	37,068
1945-1946.....	757,874	611,501	421,196	55,728	134,580	34,319	74,529	37,526
1946-1947.....	1,177,421	903,042	644,045	102,537	156,049	32,417	198,774	43,598
1947-1948.....	1,404,695	1,008,980	731,989	133,610	143,381	32,286	318,457	44,973

<sup>1</sup> On checks-issued basis; includes grants to island possessions.

<sup>2</sup> Old-age assistance, aid to dependent children, and aid to the blind.

<sup>3</sup> Unemployment insurance administration (excluding expenditures for postage) beginning January 1937; employment service administration under the Wagner-Peyser Act, January 1937-December 1941, and November 16, 1946, to date.

<sup>4</sup> Maternal and child health and welfare services; public health services; venereal disease control; vocational rehabilitation; State and Territorial homes for disabled soldiers and sailors; beginning 1942-43, emergency maternity and infant care; for 1942-43, community war service day care; beginning 1945-46, school milk and lunch program; and beginning 1947-48, hospital survey and planning grants.

<sup>5</sup> Colleges for agriculture and mechanic arts, State marine schools, vocational education, education of the blind, agricultural extension of land-grant colleges, and, 1942-43 through 1945-46, training of defense workers.

<sup>6</sup> Forestry, wildlife restoration, agricultural experiment stations, and agricultural extension work.

<sup>7</sup> Includes \$559,000 for Canal Zone for public roads.

Source: Annual Reports of the Secretary of the Treasury and other Treasury reports.

Table 2.—Federal grants to States in relation to income payments and State tax collections, and per capita Federal grants, by State, fiscal year 1947-48<sup>1</sup>

States ranked by 1945-47 average per capita income	Total grants to States			Grants under programs ad- ministered by Social Secu- rity Administration				Average per capita income, 1945-47	Per capita grants								
	Amount (in thou- sands)	As per cent of income pay-ments <sup>1</sup>	As per cent of State tax col- lections <sup>2</sup>	Amount (in thou- sands)	As per cent of income pay-ments <sup>3</sup>	As per cent of State tax col- lections <sup>4</sup>	As per cent of total grants		All grants	Grants for social security and related programs					Education <sup>7</sup>	Public roads	Devel- opment and con- serva- tion of natural re-sources <sup>8</sup>
										Total	Assis- tance pay- ments and admin- istra-tion <sup>5</sup>	Em- ploy- ment secu- rity admin- istra-tion <sup>6</sup>	Health and welf- are serv- ices <sup>6</sup>				
Total Continental United States	\$1,404,695 1,393,617	0.73	17.5	\$822,207 819,195	0.43	10.3	62.0 61.7	\$1,238	\$9.62 9.72	\$6.91 6.96	\$5.01 5.09	\$0.92 .93	\$0.96 .96	\$0.22 .22	\$2.18 2.21	\$0.31 .31	
High-income group	553,420	.54	13.3	360,791	.35	8.7	69.4	8.53	6.66	4.78	1.18	.69	.17	1.51	.18		
Nevada	4,455	1.74	44.5	971	.38	9.7	23.0	1,715	32.05	9.74	4.81	3.10	1.83	1.35	19.40	1.56	
New York	88,520	.35	9.5	61,134	.24	6.6	75.8	1,673	6.25	5.34	3.48	1.33	.53	.15	.67	.08	
California	117,569	.73	14.3	74,879	.46	9.1	67.5	1,575	11.98	8.87	6.56	1.63	.68	.14	2.74	.24	
Connecticut	11,553	.35	10.1	6,331	.19	5.6	59.2	1,563	5.85	4.24	2.40	1.03	.72	.19	1.24	.18	
Delaware	2,768	.58	17.3	727	.15	4.5	27.7	1,545	9.51	4.26	1.49	1.07	1.70	.83	3.76	.66	
Illinois	68,715	.50	16.8	49,280	.36	12.0	74.9	1,515	8.18	6.88	5.35	.81	.71	.16	1.02	.13	
District of Columbia <sup>9</sup>	4,823	.34	5.5	1,952	.14	2.2	45.4	1,513	5.60	3.29	1.41	1.12	.76	.13	2.18		
New Jersey	23,492	.33	9.4	11,533	.16	4.6	53.8	1,476	5.08	3.42	1.66	1.20	.55	.14	1.40		
Montana	10,184	1.27	36.4	4,326	.54	15.4	43.9	1,426	20.87	10.55	7.92	1.14	1.49	.61	8.70	1.12	
Rhode Island	6,147	.54	12.3	3,977	.35	8.0	70.8	1,406	8.25	6.69	4.37	1.39	.94	.31	.90	.26	
Massachusetts	40,272	.60	15.7	31,219	.46	12.2	81.1	1,396	8.69	7.62	5.88	1.17	.58	.15	.82	.09	
Maryland	13,164	.42	11.3	6,987	.22	6.0	57.7	1,380	6.15	4.48	2.47	1.00	1.01	.18	1.25	.25	
Washington	36,425	1.11	16.9	25,530	.78	11.9	73.0	1,373	15.45	12.27	9.93	1.35	.79	.18	2.65	.55	
Ohio	60,402	.55	15.3	42,344	.38	10.7	74.0	1,360	7.87	6.53	5.07	.78	.68	.17	1.00	.16	
North Dakota	8,227	.91	25.7	3,228	.36	10.1	40.7	1,324	15.21	7.54	5.46	.70	1.38	.42	6.32	.93	
Michigan	56,704	.61	13.3	36,372	.42	8.6	68.3	1,315	9.34	7.32	5.26	1.20	.85	.19	1.61	.23	
Middle-income group	406,452	.83	21.0	235,759	.43	12.2	60.4	10.57	7.25	5.62	.78	.85	.26	2.73	.36		
Colorado	21,834	1.29	26.3	15,233	.90	18.4	72.1	1,296	19.09	14.79	12.81	.83	1.16	.31	3.38	.60	
Wyoming	6,730	1.73	44.9	1,569	.40	10.5	23.9	1,290	25.40	7.53	5.09	1.25	1.19	.94	15.62	1.36	
Pennsylvania	74,090	.51	17.2	43,050	.30	10.0	61.7	1,276	7.05	5.04	3.46	.97	.61	.16	1.72	.13	
Wisconsin	25,702	.69	13.2	16,388	.38	8.4	66.9	1,237	7.92	6.16	4.75	.56	.84	.21	1.19	.87	
Oregon	19,423	1.00	18.9	7,984	.41	7.8	42.9	1,236	12.57	6.34	4.39	1.13	.83	.21	5.25	.77	
South Dakota	9,776	1.25	32.6	3,523	.45	11.7	37.0	1,225	16.91	6.95	5.65	.59	.70	.43	8.63	.92	
Indiana	28,688	.58	16.4	16,146	.33	9.2	59.1	1,211	7.48	5.29	3.81	.65	.83	.20	1.76	.23	
Nebraska	16,180	1.02	32.3	8,943	.56	17.9	57.3	1,157	12.56	8.14	6.00	.58	.97	.32	3.56	.54	
Idaho	8,185	1.21	24.1	3,919	.58	11.5	50.0	1,154	15.59	9.06	6.51	1.24	1.32	.55	4.92	1.06	
Kansas	26,760	1.06	26.8	12,126	.48	12.1	46.5	1,149	13.90	7.38	5.88	.60	.90	.26	5.90	.36	
Missouri	52,423	1.12	31.0	39,152	.84	23.2	76.2	1,127	13.43	11.00	9.65	.54	.80	.23	1.87	.34	
Utah	10,315	1.33	24.0	4,583	.59	10.7	46.6	1,121	16.12	9.24	6.22	1.23	1.80	.41	5.88	.59	
Vermont	4,787	1.11	23.9	2,176	.50	10.9	48.0	1,099	13.08	7.68	4.97	1.27	1.44	.67	3.94	.79	
Minnesota	34,788	1.01	20.4	19,250	.56	11.3	57.7	1,098	12.04	7.83	6.20	.79	.84	.25	3.54	.41	
Iowa	26,939	.91	19.5	15,328	.52	11.1	58.8	1,095	10.40	8.85	5.59	.49	.77	.26	2.92	.37	
Maine	8,483	.85	19.2	4,769	.48	10.8	59.5	1,082	9.59	6.66	4.78	.90	1.00	.32	2.05	.53	
Florida	31,428	1.22	22.6	21,622	.84	15.6	71.4	1,082	13.50	10.98	8.78	.80	1.46	.18	1.93	.40	
Low-income group	433,746	1.16	33.4	223,415	.60	12.0	53.5	10.83	7.25	5.10	.65	1.50	.28	2.84	.46		
Arizona	11,400	1.58	21.1	5,209	.72	9.6	48.0	1,070	17.70	9.93	7.25	1.34	1.34	.40	6.91	.46	
New Hampshire	4,966	.82	30.8	2,731	.45	11.4	59.0	1,067	9.36	6.66	4.35	1.20	1.13	.44	1.68	.56	
Texas	97,222	1.21	35.7	51,474	.64	18.9	54.7	1,026	13.69	8.64	6.91	.65	1.08	.24	4.51	.30	
Virginia	18,999	.60	16.1	5,490	.17	4.7	30.4	1,002	6.34	3.15	1.42	.50	1.23	.25	2.54	.40	
New Mexico	10,844	1.88	28.5	4,230	.73	11.1	40.2	952	19.82	9.59	6.69	.97	1.93	.44	8.91	.89	
West Virginia	16,018	.83	15.4	8,583	.44	8.3	55.5	933	8.51	6.14	3.94	.65	1.55	.26	1.63	.48	
Tennessee	29,921	1.06	20.4	15,457	.55	10.5	53.9	878	9.68	6.55	4.51	.70	1.35	.27	2.45	.40	
Oklahoma	48,735	2.29	35.1	37,511	1.77	27.0	78.4	858	21.34	17.88	16.00	.61	1.27	.29	2.73	.45	
Louisiana	24,405	1.08	15.6	15,030	.66	9.6	63.9	842	9.59	7.58	5.37	.65	1.50	.26	1.34	.44	
Georgia	30,531	1.10	25.7	15,637	.56	13.1	53.2	832	9.73	6.91	4.50	.61	1.80	.28	2.07	.47	
North Carolina	28,940	.88	13.5	11,660	.35	8.4	42.2	816	7.83	4.93	2.71	.62	1.00	.28	2.14	.46	
Kentucky	23,524	1.00	22.8	11,081	.47	10.8	48.8	797	8.46	5.51	3.51	.50	1.50	.29	2.23	.43	
Alabama	26,877	1.13	25.8	13,290	.56	12.8	52.4	776	9.48	6.72	4.14	.81	1.77	.29	1.94	.54	
South Carolina	18,590	1.23	19.4	7,765	.51	8.1	43.7	732	9.53	6.15	3.40	.62	1.12	.33	2.41	.64	
Arkansas	21,513	1.58	26.6	10,699	.79	13.2	51.2	693	11.25	7.27	5.08	.60	1.50	.34	3.03	.61	
Mississippi	21,232	1.84	24.1	7,566	.55	8.6	37.2	601	10.13	5.80	3.11	.57	2.11	.36	3.28	.69	
Territories and possessions	11,078			3,242			30.5	4.33	2.98	.58	.29	2.12	.32	.71	.33		
Alaska	1,266			814			72.3	16.44	15.00	5.25	3.60	6.15	.65	.28	.82		
Hawaii	3,826			1,551			42.2	9.22	5.32	2.57	.69	2.06	.58	2.66	.66		
Puerto Rico	5,798			772			13.7	2.84	2.00		.08	1.91	.25	.34	.26		
Virgin Islands	188			106			56.3	7.21	7.22			7.22					

<sup>1</sup> Grants data are from *Annual Report of the Secretary of the Treasury on the State of the Finances for Fiscal Year Ended June 30, 1948*, table 96, and other Treasury reports, and are on a checks-issued basis. Per capita grants are based on population estimated by the Bureau of the Census as of July 1, 1947, except for the Territories, for which July 1, 1945, estimates are the latest available.

<sup>2</sup> Data on 1947 income payments from the *Survey of Current Business*, August 1948.

<sup>3</sup> Based on data for fiscal year 1948 from *State Tax Collections in 1948*, the Bureau of the Census.

<sup>4</sup> Old-age assistance, aid to dependent children, and aid to the blind, under the Social Security Act.

<sup>5</sup> Unemployment insurance and employment service administration.

<sup>6</sup> Maternal and child health and welfare services, venereal disease and tuberculosis control, public health services, hospital survey and planning, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, emergency maternity and infant care, and the school lunch program.

<sup>7</sup> Education of the blind, colleges for agriculture and mechanic arts, marine schools, vocational education, and services for improving the supply and distribution of farm labor.

<sup>8</sup> Forestry, wildlife restoration, agricultural experiment stations, and agricultural extension work.

<sup>9</sup> Excludes annual lump-sum payments by the Federal Government to defray part of local expenses for use of the District as seat of Government.



for social security and related grants. This can be accounted for mainly by their exclusion from many regular grant-in-aid programs and also by differences in allocation procedures.

In the aggregate, Federal grants also tend to be an increasingly large percentage of State income payments and of State tax collections as income becomes lower. Federal grants in 1947-48, on the average, amounted to less than  $\frac{3}{4}$  of 1 percent of income payments, but they equaled 17.5 percent of State tax collections. In most of the States with large areas of public lands, they were more than 25 percent of State tax collections; in two States, Nevada and Wyoming, they were as high as 45 percent. The relatively high amounts of Federal aid to these States are largely a result of Federal-aid highway allotment formulas.

Grants under programs administered by the Social Security Administration tend to vary inversely with income payments less than do total Federal grants. They amounted to 0.35 percent of income payments in the high-income States, 0.48 percent in the middle-income States, and 0.60 percent in the low-income States. Grants for these programs averaged 62.0 percent of total Federal grants for the Nation as a whole and 69.4 percent, 60.4 percent, and 53.5 percent of total grants for the high-income, middle-income, and low-income States, respectively. Social Security Administration grants were a slightly higher percent of State tax collections in the middle-income group of States than in the low-income group; but they represented a substantially higher percent in both these groups than in the high-income group.

#### DISABILITY

(Continued from page 8)

concern with health and welfare, all other State government bodies concerned with related fields should work together to assure the maximum effectiveness of all programs. It is especially important that the agency administering temporary disability insurance give continuous attention to work in the fields of disease and accident prevention and of vocational rehabilitation; it should not concentrate all of its attention on compensating disabilities but should lend its

## Primary Benefits

During 1948, primary benefits under old-age and survivors insurance were awarded to almost 276,000 retired workers. While this was a record number, it was only 2 percent more than the 1947 total. More than one-seventh of the awards were to women, a higher proportion than in any previous year's awards.

The percentage of persons awarded primary benefits who attained age 65 in the year of award increased slightly from 21 percent in 1947 to 22 percent in 1948. As in previous years, the percentage of beneficiaries attaining age 65 in the year of award was higher for women than for men, since women generally retire at younger ages than men. Almost 24 percent of the women and 22 percent of the men awarded benefits reached age 65 in 1948.

The proportion of awards to persons

aged 70 or over continued to decrease, dropping from 41 percent in 1946 to 37 percent in 1947 and 34 percent in 1948.

The average age of persons awarded primary benefits—69 years for men and 68½ years for women—was almost unchanged from the 1947 average.

The average primary benefit awarded increased from \$26.21 in 1947 to \$27.14 in 1948. For men aged 69 to 73 years the averages were more than \$1 higher than in 1947. The averages were highest for workers aged 65 and, in general, decreased gradually for the older ages, since older workers are more likely to have intermittent employment and resultant low benefit amounts. The average benefit amount for women was almost \$7 lower than that for men; in general, the difference was less for beneficiaries in the older age groups.

Table 1.—Old-age and survivors insurance: Number and average monthly amount of primary benefits awarded in 1948, by age and sex of beneficiary

[Corrected to Apr. 15, 1949]

Age of beneficiary <sup>1</sup>	Total			Male beneficiaries			Female beneficiaries		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
Total.....	275,903	100.0	\$27.14	236,329	100.0	\$28.13	39,574	100.0	\$21.22
65.....	61,562	22.3	29.96	52,151	22.1	31.19	9,411	23.8	23.15
66.....	46,943	17.0	28.75	40,241	17.0	29.79	6,702	16.9	22.45
67.....	28,211	10.2	27.73	24,023	10.2	28.76	4,188	10.6	21.82
68.....	24,339	8.8	26.90	20,563	8.7	27.97	3,776	9.5	21.08
69.....	20,907	7.6	26.32	17,674	7.5	27.48	3,233	8.2	19.97
70.....	18,693	6.8	26.12	15,940	6.7	27.22	2,753	7.0	19.80
71.....	15,011	5.4	25.17	12,862	5.4	26.17	2,149	5.4	19.18
72.....	12,660	4.6	24.44	10,818	4.6	25.35	1,842	4.7	19.10
73.....	10,295	3.7	23.84	8,860	3.7	24.66	1,405	3.6	18.68
74.....	8,388	3.0	23.50	7,287	3.1	24.24	1,101	2.8	18.62
75-79.....	22,878	8.3	23.81	20,375	8.6	24.36	2,503	6.3	19.31
80 and over.....	6,040	2.2	24.02	5,535	2.3	24.44	511	1.3	19.46

<sup>1</sup> Age at birthday in 1948.

active support and encouragement to methods and programs for reducing their incidence and costs.

## Conclusion

Temporary disability insurance, on a State-by-State basis, coordinated with the State unemployment insurance laws but not with any provisions for extended disability insurance, is not the most satisfactory answer to the problem of economic insecurity due to incapacity for work. It does, however, provide the covered workers with a measure of protection against

the risks of wage loss from short-time disability. The importance of the program depends in large part on the soundness and effectiveness of the provisions actually incorporated in the State law. Among the provisions, those concerning the type of law and its relationship to private plans are of primary significance in determining whether the program is simple, understandable, economical of administration, provides the greatest protection in adequacy of benefits, and furthers the basic objectives of social insurance.



# Recent Publications in the Field of Social Security\*

## Social Security Administration

*Annual Report of the Social Security Administration, 1948.* Reprinted from the *Annual Report of the Federal Security Agency*. Washington: U. S. Govt. Print. Off., 1949. 211 pp. Price not yet available.

A review of the operations of all programs under the Social Security Act during the fiscal year 1947-48, with specific recommendations for improving the present programs and for a comprehensive system of social security. A summary of the recommendations appeared in the February issue of the *Bulletin*.

MYERS, ROBERT J., and RASOR, E. A. *Long-Range Cost Estimates for Expanded Coverage and Liberalized Benefits Proposed to the Old-Age and Survivors Insurance System by H. R. 2893.* (Actuarial Study No. 28.) Washington: Office of the Actuary, February 1949. 29 pp. Processed. Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

## General

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budget for a Single Working Woman; Prices for San Francisco, Sept. 1948.* Berkeley: University of California Press, 1948. 16 pp. Processed. 50 cents.

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budgets for Dependent Families or Children; Prices for San Francisco, Sept. 1948.* Berkeley: University of California Press, 1948. 59 pp. Processed. \$1.

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budgets for Three Income Levels; Prices for San Francisco, Sept. 1948.* Berkeley: University of California Press, 1949. 120 pp. Processed. \$1.25.

Typical budgets for four-person families of, respectively, an executive, a white-collar worker, and a wage earner.

CIVIC, MIRIAM. "Costs of Expanded Social Insurance." *Conference Board Business Record*, New York, Vol. 6, Apr. 1949, pp. 136-138.

Estimates the cost of President Truman's proposed social insurance program.

DAVID, LILY MARY. "Salaries of Social Workers in Michigan, 1948." *Monthly Labor Review*, Washington, Vol. 68, Apr. 1949, pp. 398-400. 40 cents.

The economic status of social workers in Michigan.

FEDERAL SECURITY AGENCY. DIVISION OF STATE MERIT SYSTEM SERVICES. *Directory of State Merit Systems.* Washington: The Agency, 1949. 26 pp. Processed. Limited free distribution; apply to the Federal Security Agency, Washington 25, D. C.

GIBBS, EDMUND REGINALD. *National Insurance and Social Service for Everyman.* Oxford: Pen-in-Hand Publishing Co., Ltd., 1948. 70 pp. 2s. 6d.

Describes the main provisions of the two National Insurance Acts of 1946 and the National Health Act, 1946, and shows their relationship.

HUMES, HELEN M. "Family Income and Expenditures in 1947; Analysis of Spending Patterns by Income Group for Families of Two or More Persons and Single Consumers in Washington, D. C., Richmond, Va., and Manchester, N. H." *Monthly Labor Review*, Washington, Vol. 68, Apr. 1949, pp. 389-397. 40 cents.

LURIE, H. L. "The Effect of Current Economic Factors on the Administration of Health and Welfare Programs in the Private Agency Field." *Social Service Review*, Chicago, Vol. 22, Dec. 1948, pp. 490-497. \$1.75.

"More Security for All: Broader, Costlier Program—An Interview

With Arthur J. Altmeyer, Commissioner, Social Security Administration." *U. S. News and World Report*, Washington, Vol. 26, Apr. 15, 1949, pp. 28-32. 15 cents.

Municipal Year Book 1948: *The Authoritative Résumé of Activities and Statistical Data of American Cities.* Clarence E. Ridley and Orin F. Nolting, editors. Chicago: The International City Managers' Association, 1948. 558 pp. \$9.

Includes chapters dealing with retirement systems for municipal employees, municipal finance, and developments in the fields of welfare and health.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *The Social Security Almanac; A Handbook of Facts About Voluntary and Compulsory Provision for Social Security in the United States and Other Countries.* (Studies in Individual and Collective Security No. 7.) New York: The Board, 1949. 112 pp. \$4.

POLISH RESEARCH AND INFORMATION SERVICE. *Social Welfare in Poland.* New York: The Service, Mar. 1949. 18 pp. Processed.

Describes the organization of social welfare in Poland and the roles of the public and voluntary agencies.

REYNOLDS, BERTHA. *Advance or Retreat for Private Family Service.* New York: United Office and Professional Workers of America (CIO), 1948. 32 pp. 50 cents.

Traces the development of private social work in America, discusses its role during the depression, and considers its present and future aims, responsibilities, and functions.

"Social Security Agreement Between France and the United Kingdom." *Industry and Labour*, Geneva, Vol. 1, Mar. 1, 1949, pp. 199-201. 25 cents.

Reports the agreement for reciprocity between the programs of the two countries.

"Social Security in Japan—Report of United States Mission." *Industry and Labour*, Geneva, Vol. 1, Mar. 1, 1949, pp. 204-209. 25 cents.

Reviews existing social security programs and related medical and public health services, and summarizes the Mission's recommendations for their improvement.

"Toward Sound Social Security: A Report of the Chamber's Committee on Social Security." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 6, Jan.-Feb. 1949, pp. 10-27. 25 cents.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. *Joint Economic Report*. (S. Rept. No. 88, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 113 pp.

The findings of the joint congressional committee established under the Employment Act of 1946 to review the President's annual economic report to Congress.

U. S. CONGRESS. JOINT COMMITTEE ON LABOR-MANAGEMENT RELATIONS. *Labor-Management Relations; Welfare Funds. A Report...* (S. Rept. 986, Part 4, 80th Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1948. 61 pp.

Describes the health, welfare, and retirement plans, set up through collective bargaining agreements, of 13 labor organizations.

U. S. DISPLACED PERSONS COMMISSION. *First Semi-Annual Report to the President and the Congress*, Feb. 1, 1949. Washington: U. S. Govt. Print. Off., 1949. 56 pp. 15 cents.

WUNDERLICH, FRIEDA. "New Trends in Social Insurance." *Social Research*, New York, Vol. 16, Mar. 1949, pp. 31-44. \$1.

Discusses trends in social insurance in England, New Zealand, and Sweden; also reviews briefly the social insurance program in the United States.

"Yugoslavia: Les Assurances Sociales." *Revue Française du Travail*, Paris, Vol. 3, Dec. 1948, pp. 611-623. 1,250 fr. a year.

A discussion of social insurance in Yugoslavia.

## Retirement and Old Age

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"Does Death Follow Retirement?" *National Industrial Conference Board Management Record*, New York, Vol. 11, Mar. 1949, pp. 121-123.

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(Continued on page 20)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49

[In thousands; data corrected to June 6, 1949]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits				Survivor benefits				Temporary disability benefits <sup>11</sup>		State unemployment insurance laws <sup>12</sup>	Service-men's Readjustment Act <sup>13</sup>	Railroad Unemployment Insurance Act <sup>14</sup>	Readjustment allowances to self-employed veterans <sup>15</sup>		
		Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>2</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>9</sup>							
						Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Civil Service Commission <sup>7</sup>	Veterans Administration <sup>8</sup>	Social Security Act	Other <sup>10</sup>						
Number of beneficiaries																	
1948																	
April		1,250.1	215.7	124.2	2,322.5	856.0	95.2		954.9	19.0	12.2	24.1	32.4	990.0	550.4	61.6	113.6
May		1,274.9	216.8	127.1	2,320.5	864.8	96.7		959.4	16.7	9.3	25.3	26.6	838.2	436.5	46.6	113.6
June		1,289.3	217.9	129.1	2,315.0	873.4	102.3		934.2	19.1	10.7	26.4	29.4	893.1	371.8	30.9	104.6
July		1,305.6	219.5	129.9	2,309.5	876.5	105.5	1.8	940.5	14.9	10.9	25.2	25.8	822.6	394.4	20.6	90.9
August		1,320.8	220.4	131.3	2,304.3	881.5	107.1	2.6	946.2	15.4	12.2	25.5	34.6	785.8	397.3	26.2	75.9
September		1,335.2	221.4	132.3	2,297.6	892.4	108.4	3.1	950.4	16.9	11.2	24.8	36.8	720.5	357.2	25.1	61.4
October		1,352.3	222.6	133.5	2,295.7	901.5	109.9	3.6	955.3	15.5	12.1	23.7	34.5	658.7	245.7	22.5	46.2
November		1,370.1	224.0	134.2	2,296.2	909.9	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1
December		1,394.1	226.1	135.1	2,296.1	920.5	113.1	4.6	963.5	15.9	10.3	23.3	38.2	639.4	330.7	42.0	39.2
1949																	
January		1,422.3	227.0	136.8	2,295.4	929.6	114.4	5.4	972.5	15.3	12.0	24.5	37.0	1,212.3	405.1	64.1	37.7
February		1,453.2	227.9	138.0	2,297.4	940.3	115.9	6.2	977.0	15.6	10.5	25.0	34.7	1,466.0	634.0	82.9	51.6
March		1,488.1	229.4	139.2	2,302.2	953.9	117.6	7.2	979.9	21.0	6.7	27.2	34.9	1,788.0	688.4	110.4	64.1
April		1,515.1	230.9	140.1	2,305.6	965.3	119.3	8.0	981.8	17.8	4.4	26.2	31.1	1,604.0	624.7	133.6	68.4
Amount of benefits <sup>16</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268	
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765		144,302	22,146	19,238	6,035		62,385	\$4,113	582	\$102
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772		254,238	26,135	23,431	4,609		445,866	114,955	2,359	11,675
1946	5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,095,475	1,491,294	30,917	252,424
1947	4,698,641	299,830	177,053	108,691	1,676,029	183,109	19,283		382,515	29,517	33,115	22,024	\$11,368	776,164	772,368	39,401	198,174
1948	4,493,104	366,887	208,642	134,886	1,711,182	176,736	35,992	\$918	413,912	32,315	32,140	26,279	30,843	789,736	426,569	28,599	77,468
1949																	
April		390,637	27,832	15,021	9,550	146,709	13,474	2,411	30,312	3,032	2,976	2,200	2,095	73,576	46,940	3,822	9,887
May		368,751	28,229	15,067	11,393	142,622	13,639	2,506	32,406	2,696	2,571	2,229	2,501	66,432	33,535	2,932	9,973
June		371,720	28,587	15,155	11,779	141,224	13,804	2,561	33,181	3,056	2,295	2,428	2,675	71,940	30,676	2,948	9,811
July		365,858	28,998	15,293	11,877	137,535	13,884	2,664	33,890	2,417	2,494	2,363	2,167	67,630	31,626	1,270	8,781
August		366,237	29,382	15,363	12,299	139,331	13,989	2,701	33,871	2,503	3,029	2,392	2,979	64,562	32,732	1,661	7,287
September		357,201	29,745	15,438	12,290	134,633	14,184	2,732	33,396	2,729	2,675	2,341	3,198	59,797	29,435	1,576	5,890
October		346,896	30,170	15,532	12,200	139,417	14,345	2,768	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472
November		360,468	30,608	15,651	12,455	144,822	14,496	2,804	38,464	2,342	2,904	2,207	3,250	62,151	20,088	1,695	3,356
December		390,428	31,183	15,819	12,700	145,545	14,689	2,847	39,178	2,612	2,530	2,329	3,475	79,966	27,907	2,698	3,639
1949																	
January		426,093	31,894	18,893	12,530	144,985	14,860	2,879	39,203	2,509	2,712	2,238	3,204	103,011	39,849	4,059	3,056
February		441,666	32,679	18,977	12,719	138,706	15,058	2,916	38,990	2,571	2,533	2,175	2,772	115,268	47,103	4,998	3,951
March		501,917	33,545	19,092	12,846	140,283	15,308	2,959	39,749	3,410	2,274	2,693	3,153	152,204	60,766	7,648	5,708
April		477,603	34,234	19,208	12,942	141,261	15,517	3,002	39,216	2,914	1,787	2,456	2,715	136,558	51,137	8,905	5,468

<sup>1</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>2</sup> Age and disability annuities and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

<sup>3</sup> Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Through June 1948, retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

<sup>4</sup> Veterans' pensions and compensation.

<sup>5</sup> Widows, widow's current, parent's, and child's benefits. Partly estimated.

<sup>6</sup> Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>7</sup> Beginning July 1948, beneficiaries and benefits under programs administered by Civil Service Commission.

<sup>8</sup> Payments to widows, parents, and children of deceased veterans.

<sup>9</sup> Number of decedents on whose account lump-sum payments were made.

<sup>10</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

<sup>11</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning

January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

<sup>12</sup> Represents average weekly number of beneficiaries.

<sup>13</sup> Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

<sup>14</sup> Readjustment allowances to unemployed veterans; from 1 to 3 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>15</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>16</sup> Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State temporary disability compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

**Table 2.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1947-49**

[In thousands]

Item	Fiscal year 1947-48		Fiscal year 1948-49	
	Appropriations <sup>1</sup>	Expenditures through April 1948 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through April 1949 <sup>3</sup>
Total	\$1,438,777	\$1,175,771	\$1,595,340	\$1,444,992
Administrative expenses	42,476	44,972	45,420	46,099
Federal Security Agency, Social Security Administration <sup>4</sup>	42,376	34,730	45,318	34,719
Department of Commerce, Bureau of the Census	100	74	102	100
Department of the Treasury <sup>5</sup>	(9)	10,168	(9)	11,280
Grants to States	881,455	708,586	940,000	900,564
Unemployment insurance and employment service administration	130,455	* 64,308	130,000	128,512
Old-age assistance		487,258		579,473
Aid to the blind	726,000	14,325	797,000	16,610
Aid to dependent children		121,231		154,188
Maternal and child health services	11,000	9,387	11,000	10,786
Services for crippled children	7,500	6,719	7,500	7,298
Child welfare services	3,500	3,337	3,500	3,620
Emergency maternity and infant care	7,300	2,021		77
Benefit payments, old-age and survivors insurance	* 511,676	* 419,550	* 599,000	* 496,549
Reconversion unemployment benefits for seamen	3,170	2,603	1,920	1,783

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> 1947-48 data exclude expenses for administering U. S. Employment Service; the Service became a part of the Social Security Administration on July 1, 1948.

<sup>4</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>5</sup> Not available because not separated from appropriations for other purposes.

<sup>6</sup> Excludes grants for employment service administration.

<sup>7</sup> Amount appropriated for 1947-48 available until June 30, 1949.

<sup>8</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>9</sup> Estimated expenditures as shown in 1948-49 budget.

Source: Federal appropriation acts and 1948-49 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

## GENERAL ASSISTANCE

(Continued from page 11)

The rise in the fall and winter of 1948-1949 was unusually large in proportion to the case load in the previous summer. By April 1949 the recipient rate in the 42 States had risen to 803 per 100,000 persons. Some of the greatest increases were in States affected by the exceptionally severe winter and may have been temporary.

In Louisiana, which increased substantially its appropriation for public welfare, the number of persons receiving general assistance has more than doubled since June 1948. The increase in this State was responsible for almost three-fourths of the rise in the

number of persons getting general assistance in the group of low-income States shown on the chart. Case loads in all of these States are still limited almost exclusively to unemployable persons. Large recent increases in the proportion of the population receiving general assistance in some of the other States are clearly associated with reduction in opportunities for employment. In the latter States, unemployment insurance has prevented still higher recipient rates for general assistance by providing benefits to persons who have recently lost jobs.

Differences between high and low-income States in the relative size of general assistance programs extend also to the States that were excluded from the discussion above. For the country as a whole, the case count fur-

nishes the only measure of this difference. The unequal availability of general assistance to needy people in the fourth of the States with lowest per capita income shows in the following comparisons. These 12 States in April 1949 had 20 percent of the total population of the Nation, 31 percent of all cases of aid to dependent children, and 28 percent of all cases of old-age assistance. But these 12 States had only 13 percent of all general assistance cases, and made only 6 percent of all general assistance payments.

Unless the financing of general assistance can be put on a broader basis, the differences in the proportion of the population aided in high and low-income States can be expected to widen again if total case loads increase.

**Table 3.—Contributions and taxes under selected social insurance and related programs, by specified period, 1946-49**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
Fiscal year:						
1946-47	\$1,459,462	\$481,448	\$380,057	\$1,001,504	\$184,823	\$141,750
1947-48	1,616,162	482,585	557,061	1,007,087	207,919	145,148
10 months ended:						
April 1947	1,111,160	438,624	255,861	802,458	171,552	107,782
April 1948	1,223,371	437,979	421,656	868,900	193,321	108,460
April 1949	1,293,079	490,755	427,613	286,042	200,700	7,519
1948						
April	74,324	19,256	5,663	112,188	2,921	76
May	376,000	19,998	11,598	132,475	13,417	1,280
June	16,890	24,607	123,808	5,713	1,181	35,390
July	63,057	244,676	2,378	112,097	1,586	6
August	379,573	24,331	17,161	152,242	12,924	6
September	7,968	26,779	121,632	10,978	242	12
October	58,804	25,904	4,649	95,185	1,683	3
November	357,617	29,454	14,050	176,088	12,336	2,407
December	7,062	27,763	125,842	8,707	1,531	3
1949						
January	38,039	28,489	1,201	79,358	14,462	2,564
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	3,813	9,032	2,498
April	75,191	23,080	2,370	104,645	3,098	6

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Apr. 30, 1949.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain District government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.



Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-49

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-April 1949.....	\$12,632,574	\$1,153,390	\$2,537,802	\$323,464	\$10,795,761	\$66,421	\$62,516	\$10,924,698
Fiscal year:								
1946-47.....	1,459,867	163,466	425,582	40,788	1,193,600	48,376	7,305	8,796,390
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
10 months ended:								
April 1947.....	1,111,160	63,446	347,936	33,871	770,000	46,896	68,612	8,434,226
April 1948.....	1,224,271	92,567	419,550	38,777	763,632	79,184	71,751	9,686,001
April 1949.....	1,296,330	123,084	496,549	44,348	858,981	66,421	62,516	10,924,698
1948								
April.....	74,324	527	46,068	3,908	-23,909	79,184	71,751	9,686,001
May.....	376,000		45,978	4,067		78,590	398,300	9,982,887
June.....	16,590	97,906	46,148	4,614	430,813	74,887	35,015	10,046,681
July.....	63,334	25	46,962	4,553	-20,000	82,788	58,050	10,068,836
August.....	382,547		46,853	5,385		80,039	392,018	10,388,835
September.....	7,968	11,032	47,456	3,977	364,981	60,578	5,063	10,396,401
October.....	58,804	180	48,197	4,042	-26,000	66,400	40,986	10,363,147
November.....	357,617		48,548	4,675		62,732	349,048	10,667,541
December.....	7,062	100,660	49,335	4,215	309,000	70,810	62,516	10,721,714
1949								
January.....	38,039		50,088	4,091		67,597	82,216	10,705,573
February.....	279,829		51,090	3,854		72,338	302,360	10,930,450
March.....	25,937	11,050	53,774	5,441	200,000	67,307	25,163	10,908,231
April.....	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,698

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1, 1948, data represent checks cashed and returned to the Treasury; beginning July 1, 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-49

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-April 1949.....	\$8,201,763	\$8,170,358	\$31,405	\$12,331,501	\$961,375	\$5,999,171	\$7,293,706	\$876,954	\$91,600	\$225,801	\$908,687
Fiscal year:											
1946-47.....	7,869,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	15,469	51,657	880,408
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,839	130,634	18,203	60,793	957,192
10 months ended:											
April 1947.....	7,650,124	220,000	21,124	738,301	68,591	675,400	6,822,007	97,005	7,942	44,938	828,117
April 1948.....	8,174,535	288,424	34,110	795,928	76,176	632,856	7,248,739	97,614	9,388	50,410	925,796
April 1949.....	8,201,763	-128,040	31,405	768,628	85,026	925,730	7,293,706	58	10,745	61,536	908,057
1948											
April.....	8,174,535	-50,000	34,110	38,707	248	75,254	7,248,739	68	31	5,989	925,796
May.....	8,302,952	125,000	37,527	199,436		66,442	7,381,734	1,180		5,737	921,221
June.....	8,323,029	32,974	24,630	11,983	70,900	98,834	7,365,783	31,859	8,815	4,646	967,248
July.....	8,296,210	-30,000	27,811	35,140	19	66,542	7,334,400	4	2	3,942	961,612
August.....	8,410,047	121,000	20,648	224,192	52	106,729	7,451,915	3	7	4,156	968,133
September.....	8,363,664	-40,007	14,273	15,016	3,612	61,096	7,409,457	7	466	4,398	964,206
October.....	8,334,837	-35,000	20,446	27,499	180	52,497	7,384,639	2	22	4,034	950,199
November.....	8,501,336	167,000	19,944	227,218		53,982	7,557,875	12		4,364	943,461
December.....	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,328	3	9,655	5,005	948,115
1949											
January.....	8,437,274	-90,000	30,909	28,449	75	102,121	7,498,731		9	7,617	938,543
February.....	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,611
March.....	8,320,510	-149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,282
April.....	8,201,763	-121,060	31,405	32,252	646	140,420	7,293,706	4	80	11,310	908,057

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$75,481,000 and transfers of \$7,427,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$79,160,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through March of fiscal years 1947-48 and 1948-49  
[In thousands]

State	Fiscal year 1947-48 through March, total <sup>1</sup>	Fiscal year 1948-49 through March							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unemployment insurance and employment service administration	Maternal and child health services	Services for crippled children	Child welfare services
<b>Total</b>	<b>\$623,242.8</b>	<b>\$841,049.0</b>	<b>\$537,904.6</b>	<b>\$140,722.4</b>	<b>\$15,470.8</b>	<b>\$126,428.6</b>	<b>\$10,120.0</b>	<b>\$6,996.7</b>	<b>\$3,408.9</b>
Alabama	9,827.8	16,165.4	10,122.7	2,816.1	184.7	2,258.8	428.5	241.5	113.0
Alaska	691.4	949.0	241.1	64.1	( <sup>2</sup> )	390.1	84.3	70.9	28.5
Arizona	3,989.0	5,005.1	2,768.4	935.3	190.4	927.1	56.7	96.8	30.4
Arkansas	7,992.9	11,551.2	7,002.2	2,435.8	252.8	1,196.4	226.1	193.8	76.2
California	55,035.0	76,885.7	53,737.2	6,119.8	2,174.8	14,335.2	232.9	177.0	108.6
Colorado	11,242.6	12,727.3	10,281.8	1,219.0	93.6	962.4	103.5	20.5	46.5
Connecticut	4,922.6	7,361.8	3,940.6	976.9	41.2	2,144.8	98.3	129.5	30.5
Delaware	531.1	917.8	285.0	168.1	31.1	320.1	70.0	22.9	20.7
District of Columbia	1,415.9	1,925.4	570.3	324.1	52.5	605.6	76.3	80.9	15.7
Florida	17,484.5	23,969.5	15,135.5	5,610.6	748.5	2,010.8	202.5	114.4	49.1
Georgia	11,440.0	17,760.8	12,205.2	2,545.9	382.4	1,914.1	402.3	213.3	97.5
Hawaii	1,104.2	1,379.6	315.1	419.0	12.6	329.3	137.7	123.6	42.5
Idaho	2,938.7	3,873.9	2,390.4	602.8	47.9	680.2	78.1	54.8	19.8
Illinois	37,360.4	43,939.8	28,504.5	7,296.6	1,113.5	6,378.2	296.6	228.6	121.9
Indiana	11,839.7	15,028.4	9,835.1	2,494.2	416.9	1,933.1	197.4	112.8	41.0
Iowa	11,322.8	14,391.8	11,276.6	1,304.2	303.1	1,158.3	104.7	132.7	112.3
Kansas	9,108.5	11,305.8	8,193.4	1,542.7	187.1	1,105.3	127.6	61.1	82.7
Kentucky	8,905.6	14,053.7	7,733.0	3,968.0	290.0	1,347.2	366.1	243.1	106.3
Louisiana	12,063.3	38,761.3	20,276.4	5,791.8	368.0	1,741.6	344.1	172.1	67.2
Maine	3,902.0	5,015.6	2,848.9	1,062.7	146.8	738.3	95.1	63.7	60.1
Maryland	5,185.8	6,999.4	2,373.6	1,836.3	99.0	2,287.7	224.2	138.3	40.2
Massachusetts	24,853.3	35,329.5	26,048.4	3,801.1	300.0	4,754.2	256.0	118.4	51.3
Michigan	29,478.8	34,200.1	20,509.4	6,174.7	370.3	6,010.3	227.7	203.7	104.0
Minnesota	14,651.0	17,667.8	12,325.7	2,324.3	290.1	2,247.6	227.6	144.2	108.3
Mississippi	6,139.0	10,701.2	6,819.6	1,430.0	419.8	1,422.1	298.9	236.7	74.2
Missouri	28,728.4	32,618.1	24,294.1	5,893.8	( <sup>2</sup> )	2,096.1	133.6	87.6	110.0
Montana	3,251.1	4,204.4	2,677.4	619.8	128.3	612.6	87.8	64.3	44.1
Nebraska	6,882.5	7,508.0	5,436.4	981.2	130.1	735.5	105.1	77.2	42.4
Nevada	732.3	1,150.4	610.7	( <sup>2</sup> )	( <sup>2</sup> )	436.5	50.8	17.2	35.1
New Hampshire	2,018.6	2,524.3	1,419.6	343.3	67.5	581.5	55.1	35.6	21.6
New Jersey	8,397.9	12,551.3	5,212.3	1,560.9	184.0	5,244.2	137.0	172.1	40.6
New Mexico	3,073.5	4,077.6	1,800.3	1,332.9	93.6	527.2	134.7	60.7	28.3
New York	45,644.6	61,304.6	27,730.4	14,930.9	1,003.1	16,868.7	308.2	166.6	76.7
North Carolina	8,764.6	12,929.0	6,660.0	2,716.0	638.3	2,172.8	309.9	290.1	112.9
North Dakota	2,443.2	3,097.5	1,940.0	565.7	30.4	417.4	55.7	52.9	35.3
Ohio	32,488.3	40,251.7	28,708.7	4,069.2	940.4	5,973.0	313.1	170.6	76.8
Oklahoma	28,306.0	35,305.0	25,570.7	7,264.9	670.6	1,444.8	116.2	160.2	77.6
Oregon	5,842.1	8,344.2	5,450.5	961.6	96.5	1,648.4	73.7	65.8	47.6
Pennsylvania	34,910.5	41,099.8	17,983.2	12,923.4	34.3	9,302.8	449.0	293.0	148.8
Puerto Rico	752.5	748.5	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	6.2	479.1	176.0	87.3
Rhode Island	2,928.4	4,017.4	2,022.5	833.6	32.5	1,014.2	29.7	66.0	18.8
South Carolina	5,272.8	8,982.0	5,231.2	1,524.5	229.2	1,384.5	298.5	237.8	76.2
South Dakota	2,608.0	3,596.8	2,478.4	547.4	41.9	350.6	57.4	82.4	38.6
Tennessee	11,519.1	17,140.4	9,079.8	4,933.4	430.7	2,225.0	301.4	121.2	59.0
Texas	38,186.8	52,347.8	41,305.8	4,449.3	1,283.3	4,322.8	463.8	323.6	199.2
Utah	3,557.2	4,725.8	2,580.6	1,130.9	52.5	767.0	52.6	100.8	41.4
Vermont	1,511.2	1,957.4	1,124.5	218.3	36.3	445.4	53.8	52.4	26.6
Virgin Islands	96.6	94.7	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	48.4	32.4	13.9
Virginia	4,021.9	6,200.0	2,358.5	1,553.1	218.1	1,503.2	275.4	275.2	78.5
Washington	17,775.9	21,435.8	15,595.1	2,376.3	159.7	2,966.3	172.6	96.6	69.3
West Virginia	6,491.5	8,186.9	3,346.8	3,161.4	142.8	1,158.3	196.2	125.5	55.9
Wisconsin	12,439.8	15,338.3	10,396.8	2,220.5	307.8	1,982.6	188.2	169.8	72.6
Wyoming	1,171.7	1,654.7	1,048.2	147.8	26.2	352.3	36.9	18.9	24.4

<sup>1</sup> Excludes grants for employment service administration.  
<sup>2</sup> Does not administer aid to the blind.  
<sup>3</sup> No plan approved by the Social Security Administration.

<sup>4</sup> Represents recoveries from estates for certain payments made from February 1936-December 1937, when State program was operating under the Social Security Act.

Source: Treasury Department, Bureau of Accounts.

## RECENT PUBLICATIONS

(Continued from page 16)

TOWLE, CHARLOTTE. "Case-work Methods of Helping the Client to Make Maximum Use of His Capacities and Resources." *Social Service Review*, Chicago, Vol. 22, Dec. 1948, pp. 469-479. \$1.75.

WELFARE COUNCIL OF NEW YORK CITY. PROJECT COMMITTEE ON HOMELESS MEN. *Homeless Men in New York*

City. New York: The Council, 1949. 43 pp. Processed. 50 cents.

Reports that in spite of the high level of employment the number of homeless men in New York, especially the old and the maladjusted, is constantly increasing and that the facilities for housing and caring for these men are grossly inadequate.

WICKENDEN, ELIZABETH. "The Role of Social Work in a Changing World." *Public Welfare*, Chicago, Vol. 7, Feb. 1949, pp. 44-47. 50 cents.

WISCONSIN. UNIVERSITY. *Proceedings of the Institute for County Welfare Directors, June 7-11, 1948, and the Institute for Social Case Workers, June 28-July 1, 1948, at the University of Wisconsin*. Madison: The University, 1948. 67 pp. Processed. \$1.

Includes papers on The Role of the Medical Social Worker in the Administration of Public Assistance, by Margaret H. Dunning; International Social Work, by Werner W. Boehm; Case



Table 7.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, January-March 1949 and fiscal years 1947-48 and 1948-49 through March <sup>1</sup>

[In thousands]

Internal revenue collection district in—	Fiscal year 1947-48 through March			January-March 1949			Fiscal year 1948-49 through March		
	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>
Total.....	\$1,339,531.8	\$1,149,130.1	\$190,402.0	\$520,114.7	\$343,806.1	\$176,308.1	\$1,424,498.9	\$1,217,887.6	\$206,611.2
Alabama.....	13,433.9	11,525.8	1,908.1	5,409.0	3,521.1	1,887.9	14,011.9	11,029.1	2,982.8
Arizona.....	3,048.5	2,754.3	294.2	1,317.9	887.4	430.4	3,433.3	2,995.6	447.7
Arkansas.....	4,503.0	4,165.7	337.2	2,136.8	1,463.5	673.3	5,254.0	4,547.2	706.8
California (2 districts).....	97,849.8	84,401.6	13,448.2	36,191.6	23,251.3	12,940.4	101,811.7	87,464.2	14,347.5
Colorado.....	8,600.0	7,483.0	1,117.0	3,360.8	2,456.0	904.8	9,386.2	8,131.3	1,254.9
Connecticut.....	25,340.5	21,449.5	3,890.0	9,886.5	6,158.4	3,728.1	26,176.6	22,141.2	4,035.4
Delaware.....	7,690.1	6,780.3	909.8	2,229.1	1,494.0	735.1	7,534.8	6,444.0	1,090.8
Florida.....	13,231.4	11,488.1	1,743.3	5,670.1	3,922.9	1,747.2	13,948.9	12,095.9	1,853.0
Georgia.....	16,498.1	14,238.9	2,259.1	6,890.1	4,685.1	2,205.0	17,878.7	15,366.9	2,511.8
Hawaii.....	3,300.5	2,814.7	485.8	1,201.3	761.5	439.8	3,272.4	2,809.2	463.2
Idaho.....	2,975.0	2,596.4	378.6	1,310.1	862.3	447.8	3,463.1	3,005.4	457.7
Illinois (2 districts).....	120,391.0	103,183.5	17,207.6	44,236.8	29,685.4	14,551.4	125,235.3	108,820.5	16,414.7
Indiana.....	26,398.1	22,573.5	3,824.6	10,819.3	6,906.3	3,913.0	28,271.1	24,125.8	4,145.3
Iowa.....	12,278.0	10,645.7	1,632.3	5,311.7	3,699.5	1,612.3	13,429.2	11,722.7	1,706.5
Kansas.....	7,543.7	6,899.7	644.0	3,142.1	2,151.5	990.6	8,103.7	7,044.0	1,059.6
Kentucky.....	11,288.9	9,502.4	1,786.5	4,776.9	3,084.9	1,692.1	12,087.9	10,305.6	1,782.4
Louisiana.....	11,494.0	9,982.2	1,511.8	5,110.9	3,403.2	1,707.7	12,809.9	10,958.5	1,851.4
Maine.....	5,485.4	4,739.7	745.7	2,314.8	1,534.0	780.9	5,914.2	5,066.9	847.3
Maryland (including District of Columbia).....	22,993.3	19,562.0	3,431.4	9,455.5	6,056.6	3,399.0	24,425.6	20,763.5	3,662.1
Massachusetts.....	53,409.8	45,319.5	8,150.3	21,044.2	13,352.5	7,691.7	55,750.1	47,215.8	8,534.2
Michigan.....	83,947.3	72,154.2	11,793.1	30,330.6	20,731.4	9,599.1	88,988.8	76,424.3	12,564.5
Minnesota.....	21,212.6	18,259.3	2,953.4	8,625.5	5,680.3	2,945.2	22,078.3	19,807.7	2,270.6
Mississippi.....	4,325.3	3,797.7	527.6	2,031.3	1,395.5	635.8	4,999.4	4,349.6	649.8
Missouri (2 districts).....	35,068.8	30,686.4	4,382.4	14,359.7	9,672.1	4,687.6	38,197.4	32,798.3	5,404.1
Montana.....	2,334.4	2,065.4	269.1	1,011.7	718.1	293.6	2,664.0	2,350.6	313.4
Nebraska.....	6,633.9	5,776.2	857.7	2,712.5	1,901.1	811.4	7,337.8	6,403.5	934.2
Nevada.....	1,183.9	1,044.6	139.3	431.8	294.7	137.1	1,214.1	1,072.5	141.6
New Hampshire.....	4,199.4	3,615.0	584.4	1,637.0	1,083.6	553.4	4,179.9	3,588.3	591.7
New Jersey (2 districts).....	44,783.9	38,064.4	6,719.5	17,237.9	10,994.7	6,243.2	46,285.7	39,095.6	7,190.1
New Mexico.....	1,969.6	1,718.8	250.8	881.1	614.1	267.1	2,298.7	2,014.8	284.0
New York (6 districts).....	254,794.8	218,500.1	36,294.7	95,003.1	63,212.5	31,790.6	268,422.5	228,331.8	40,090.7
North Carolina.....	19,652.2	16,809.3	2,842.9	8,931.5	5,986.5	2,945.0	21,984.3	18,777.6	3,206.7
North Dakota.....	1,386.2	1,251.6	134.6	656.6	503.5	153.1	1,606.4	1,533.0	73.3
Ohio (4 districts).....	90,767.4	77,534.8	13,232.7	33,343.9	21,536.8	11,807.1	96,142.6	81,783.0	14,359.6
Oklahoma.....	11,399.9	9,837.4	1,562.4	4,822.6	3,238.4	1,584.2	13,309.9	11,364.1	1,945.9
Oregon.....	11,891.8	10,215.9	1,675.9	4,614.5	2,890.3	1,724.2	12,935.8	11,101.2	1,834.6
Pennsylvania (3 districts).....	121,473.9	103,942.3	17,531.7	45,282.2	29,778.7	15,503.5	128,583.6	109,615.5	18,968.1
Rhode Island.....	8,872.2	7,429.7	1,442.5	3,706.9	2,278.0	1,428.9	9,278.2	7,804.8	1,473.3
South Carolina.....	8,434.4	7,202.9	1,231.5	3,847.6	2,529.4	1,318.1	9,358.6	7,968.6	1,390.1
South Dakota.....	1,621.7	1,455.0	166.6	719.5	527.4	192.1	1,877.7	1,677.9	199.9
Tennessee.....	14,665.0	12,521.2	2,143.8	6,352.4	4,125.9	2,226.5	15,831.1	13,510.7	2,320.5
Texas (2 districts).....	38,025.1	32,696.4	5,328.7	16,785.7	11,134.0	5,651.7	43,058.9	37,360.0	5,698.8
Utah.....	3,699.4	3,176.2	523.3	1,500.1	982.4	517.7	3,952.9	3,405.7	547.1
Vermont.....	2,150.4	1,870.0	280.4	877.1	590.0	287.1	2,290.4	1,978.8	311.6
Virginia.....	16,115.0	13,923.5	2,191.5	8,851.0	6,703.6	2,147.4	19,367.1	16,944.5	2,422.6
Washington (including Alaska).....	19,037.1	16,538.1	2,499.0	7,197.0	4,722.9	2,474.1	20,341.2	17,640.1	2,701.0
West Virginia.....	11,330.0	9,637.4	1,692.6	4,691.3	2,977.6	1,713.7	12,342.9	10,545.5	1,797.4
Wisconsin.....	29,856.7	24,753.4	4,103.3	11,418.4	7,317.7	4,100.7	31,022.1	26,479.3	4,542.8
Wyoming.....	1,173.5	1,048.4	125.1	496.3	358.7	137.5	1,357.0	1,201.7	155.3

<sup>1</sup> Data are based on warrants covered by the Division of Bookkeeping and Warrants of the Treasury Department and therefore differ slightly from tax receipts in table 3, which is based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

<sup>2</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>3</sup> Tax effective Jan. 1, 1936, payable by employers only. Amounts collected under State unemployment insurance laws and deposited in State unemployment funds not included.

Source: Treasury Department, Bureau of Accounts.

Work Supervision in Public Assistance, by Fred H. Steininger; Public Assistance in 1948, by J. Sheldon Turner; and Labor and Social Welfare, by Albert Deutsch.

## Maternal and Child Welfare

ALVERS, HERMINE. "Prevention of Juvenile Vagrancy and Maladjustment." *International Child Welfare Review*, Geneva, Vol. 2, No. 6, 1948, p. 281-291. \$2.50 a year.

BURMEISTER, EVA. *Forty-Five in the Family—The Story of a Home for Children*. New York: Columbia University Press, 1949. 247 pp. \$3.25.

The story of the Lakeside Children's Center, told by its director.

"Care of Homeless Children in Great Britain." *Industry and Labour*, Geneva, Vol. 1, Apr. 15, 1949, pp. 325-327. 25 cents.

CLOSE, KATHRYN. "Dominion Pay for Every Child." *The Survey*, New

York, Vol. 85, May 1949, pp. 245-248. 50 cents.

Describes Canada's family allowance plan.

FARQUHAR, RANDOLPH. "Maternal and Child Welfare in the Social Security Act." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, Mar. 1949, pp. 16-20. 25 cents.

McGOVERN, CECILIA. *Services to Children in Institutions*. Washington: National Conference of Catholic Charities, 1948. 452 pp. \$4.50.

**Table 8.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, April 1948–April 1949, and monthly benefit actions, by type of benefit, April 1949**  
[Amounts in thousands; data corrected to May 20, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1948</b>														
April	2, 115, 064	\$41, 306.6	946, 133	\$23, 706.7	280, 537	\$3, 838.6	540, 128	\$7, 058.5	180, 419	\$3, 693.5	139, 193	\$2, 865.5	10, 654	\$143.8
May	2, 139, 746	41, 867.5	957, 970	24, 041.9	293, 274	3, 895.5	553, 430	7, 123.7	184, 382	3, 775.9	139, 847	2, 883.9	10, 843	146.6
June	2, 162, 693	42, 391.3	968, 682	24, 344.5	296, 711	3, 948.2	556, 834	7, 175.1	188, 612	3, 865.5	140, 807	2, 908.6	11, 047	149.5
July	2, 182, 043	42, 882.0	981, 085	24, 697.5	300, 530	4, 006.1	555, 934	7, 164.9	192, 067	3, 939.4	141, 224	2, 922.3	11, 203	151.9
August	2, 202, 290	43, 370.4	992, 724	25, 027.0	303, 978	4, 059.0	557, 390	7, 188.8	195, 351	4, 010.6	141, 503	2, 931.0	11, 344	154.0
September	2, 227, 587	43, 928.6	1, 003, 451	25, 234.9	307, 274	4, 108.4	564, 652	7, 300.1	199, 033	4, 089.7	141, 713	2, 939.6	11, 464	155.9
October	2, 253, 858	44, 515.5	1, 016, 303	25, 696.8	311, 319	4, 168.4	570, 592	7, 389.5	202, 876	4, 172.8	141, 155	2, 930.1	11, 613	157.9
November	2, 279, 992	45, 105.0	1, 029, 835	26, 073.0	315, 391	4, 227.3	575, 475	7, 463.6	206, 309	4, 246.2	141, 248	2, 935.1	11, 736	159.8
December	2, 314, 557	45, 872.5	1, 047, 985	26, 564.2	320, 928	4, 307.3	581, 265	7, 549.0	210, 253	4, 331.0	142, 223	2, 958.6	11, 903	162.2
<b>1949</b>														
January	2, 351, 824	46, 754.7	1, 060, 674	27, 179.1	327, 098	4, 398.9	585, 916	7, 619.6	214, 110	4, 414.6	143, 038	2, 978.9	11, 988	163.5
February	2, 395, 462	47, 737.1	1, 093, 636	27, 857.9	333, 853	4, 501.8	591, 709	7, 705.2	217, 897	4, 498.3	144, 291	3, 008.8	12, 076	164.9
March	2, 441, 959	48, 852.9	1, 120, 238	28, 601.0	341, 834	4, 620.7	598, 589	7, 805.2	223, 413	4, 617.4	145, 656	3, 041.5	12, 229	167.2
April	2, 480, 350	49, 750.5	1, 140, 969	29, 195.5	347, 861	4, 711.6	604, 375	7, 890.5	227, 811	4, 711.9	146, 958	3, 071.7	12, 376	169.3
<b>Monthly benefit actions, April 1949:</b>														
In force <sup>2</sup> at beginning of month	2, 743, 989	55, 819.7	1, 291, 591	33, 359.9	386, 512	5, 266.7	628, 317	8, 189.9	226, 925	4, 685.2	198, 290	4, 149.2	12, 354	168.8
Benefits awarded in month	62, 987	1, 410.5	31, 878	896.6	10, 822	156.6	10, 803	153.0	5, 413	114.8	3, 834	86.1	237	3.4
Entitlements terminated <sup>3</sup>	20, 156	388.4	7, 529	192.6	3, 770	50.4	5, 361	72.6	932	18.5	2, 474	53.0	90	1.3
Net adjustments <sup>4</sup>	—39	15.1	35	12.5	—5	1.9	—24	1.0	—26	—4	—19	.1	0	(.9)
In force at end of month	2, 780, 781	56, 857.0	1, 315, 975	34, 076.4	393, 559	5, 374.8	633, 735	8, 271.3	231, 380	4, 781.1	199, 631	4, 182.4	12, 501	171.0

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

A study of services to children in institutions that considers education, discipline, treatment through group programs, house parents, religious and moral training, and the role of the specialist in the institutional program. References and suggested reading are listed at the end of each chapter.

**SANDERS, WILEY B.** *Juvenile Courts in North Carolina*. Chapel Hill: University of North Carolina Press, 1948. 210 pp. \$4.

A detailed description of the organization and procedure of North Carolina's 107 juvenile courts and an analysis of all cases handled by them from July 1, 1934, to June 30, 1944.

**SELLERY, E. MILDRED.** "Foster Homes for Infants and Young Children." *International Child Welfare Review*, Geneva, Vol. 2, No. 6, 1948, pp. 271-280. \$2.50 a year.

**TAPPAN, PAUL W.** *Juvenile Delinquency*. New York: McGraw-Hill Book Company, Inc., 1949. 613 pp. \$5.

An objective analysis of juvenile delinquency in which the author emphasizes the psychological and sociological factors that influence behavior. Considers the nature and extent of delinquency, causes of delinquent behavior, the delinquent in court, probation, the role of social

work, juvenile detention, and the prevention of delinquency. Includes a bibliography.

**YOUNG, FRED A.** "The British Experiment in Family Allowances." *Social Service Review*, Chicago, Vol. 23, Mar. 1949, pp. 67-73. \$1.75.

## Health and Medical Care

**DEARDORFF, NEVA R., and CLARK, DEAN A.** "Medical Care and the Family Budget." *Social Service Review*, Chicago, Vol. 23, Mar. 1949, pp. 1-14. \$1.75.

"Improving the Quality of Medical Care—A Symposium." *American Journal of Public Health*, Albany, Vol. 39, Mar. 1949, pp. 314-339. 70 cents.

Includes The Training of Personnel, by Thomas D. Dublin; Group Medical Practice, by Dean A. Clark; Regionalization of Hospitals, by Albert D. Kaiser; and Sound Principles of Administration, by Edwin F. Daily.

"Inauguration of Sickness Insurance in India." *Industry and Labour*, Geneva, Vol. 1, Feb. 1949, pp. 118-123. 25 cents.

Describes the Indian Employees' State Insurance Act, 1948.

**FEDERAL SECURITY AGENCY.** OFFICE OF PUBLICATIONS AND REPORTS. A Se-

lected Bibliography on Health Services and Health Insurance, 1940-49. Washington: The Agency, 1949. 8 pp. Processed. Limited free distribution; apply to the Federal Security Agency, Washington 25, D. C.

**LOWRY, JAMES V.** "How the National Mental Health Act Works." *Public Health Reports*, Washington, Vol. 64, Mar. 11, 1949, pp. 303-312. 10 cents.

Includes a discussion of grants-in-aid to the States for mental health programs.

**MERRILL, A. P.** "Standards for Care of Chronically Ill." *New York State Journal of Medicine*, New York, Vol. 49, May 1, 1949, pp. 1051-1054. 50 cents.

"New Disability Benefits Law." *Industrial Bulletin* (Monthly News Magazine of the New York State Department of Labor), New York, Vol. 28, May 1949, pp. 2-5. \$1 a year.

Describes New York's new law, under which cash benefits will be payable to workers disabled as a result of nonoccupational sickness or injury.

**ROEM, RUFUS C.** "Effect of Rising Hospital Costs on Group-Payment Plans." *American Journal of Public Health*, New York, Vol. 39, Jan. 1949, pp. 50-56. 70 cents.



Table 9.—Unemployment insurance: Selected data on claims and benefits, by State, April 1949

[Corrected to May 19, 1949]

Region and State	Initial claims		Continued claims <sup>1</sup>			All unemployment				Total unemploy- ment		Average weekly insured unem- ploy- ment <sup>6</sup>
	Total		New	Total <sup>2</sup>		Compensable	Weeks compensated	Benefits paid <sup>3</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
	All claimants	Women claimants		All claimants	Women claimants							
Total.....	\$1,779,573	\$ 734,000	1,234,926	7,886,355	\$3,045,000	7,040,244	7,950,000	\$136,558,027	1,604,000	\$6,650,000	\$19.96	2,683,457
Region I:												
Connecticut.....	31,932	13,641	24,266	229,092	97,138	207,770	187,045	3,948,531	43,164	180,090	21.50	63,930
Maine.....	24,801	10,432	22,765	76,789	30,012	53,714	46,144	732,366	10,649	42,861	16.12	28,223
Massachusetts.....	117,792	55,558	115,038	498,137	212,377	401,175	372,404	8,418,864	85,940	351,769	23.34	138,026
New Hampshire.....	11,179	5,003	9,653	69,906	33,319	61,359	( <sup>4</sup> )	857,939	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	21,563
Rhode Island.....	26,598	13,607	20,261	183,010	89,853	153,263	149,533	3,237,146	34,508	145,924	21.94	46,198
Vermont.....	7,934	3,320	7,861	22,521	9,681	10,283	16,263	304,733	3,753	15,226	19.29	8,195
Region II:												
Delaware.....	1,838	658	1,345	10,121	3,724	9,428	8,670	131,806	2,001	8,146	15.60	3,587
New Jersey.....	64,214	30,097	41,995	368,102	149,088	344,597	333,437	7,153,903	81,563	338,048	20.67	103,610
New York.....	555,760	( <sup>5</sup> )	324,334	1,315,258	( <sup>5</sup> )	1,138,448	1,144,441	25,926,708	264,103	1,116,689	22.63	399,686
Pennsylvania.....	108,275	( <sup>5</sup> )	67,332	668,654	( <sup>5</sup> )	520,248	462,648	8,228,512	106,765	451,251	17.96	188,466
Region III:												
Dist. of Col.....	1,998	631	1,793	21,579	6,986	20,329	22,810	404,872	5,264	22,598	17.69	7,820
Maryland.....	30,669	10,814	27,975	133,787	43,817	133,787	114,219	2,265,687	26,358	108,326	20.34	26,549
North Carolina.....	22,156	11,043	16,416	155,787	87,842	140,086	130,878	1,602,688	30,203	123,600	12.55	52,752
Virginia.....	9,254	3,817	7,085	74,320	28,427	68,131	65,219	1,020,088	15,051	61,319	16.06	28,862
West Virginia.....	13,353	2,818	11,730	84,613	17,627	79,576	69,723	1,120,693	16,090	51,596	16.50	30,147
Region IV:												
Kentucky.....	13,926	4,827	10,771	100,844	24,459	95,546	84,398	1,301,369	19,477	82,772	15.44	26,358
Michigan.....	77,655	20,136	43,310	409,631	112,266	376,559	337,355	7,048,830	77,851	330,955	21.09	128,542
Ohio.....	63,823	19,958	38,646	349,679	123,766	270,427	270,435	5,070,347	62,408	261,278	19.05	124,763
Region V:												
Illinois.....	180,885	80,789	171,369	317,216	139,600	260,516	339,941	6,317,010	78,448	322,771	18.97	151,503
Indiana.....	32,947	13,191	17,704	155,457	55,887	139,758	144,899	2,592,450	33,438	138,911	18.18	54,057
Minnesota.....	10,417	3,986	8,312	64,363	19,161	57,803	90,706	1,422,067	20,932	87,206	15.90	46,003
Wisconsin.....	16,856	6,113	10,733	99,961	34,723	85,511	79,273	1,601,455	18,294	73,017	20.67	36,785
Region VI:												
Alabama.....	17,778	3,997	14,674	99,301	24,929	89,271	84,965	1,348,770	19,612	50,861	16.14	35,100
Florida.....	15,183	5,755	11,095	66,864	21,517	60,739	48,388	673,853	11,166	47,116	14.05	29,573
Georgia.....	17,623	8,194	13,016	102,153	47,179	81,761	76,420	1,093,699	17,635	72,398	14.63	35,821
Mississippi.....	7,536	2,122	5,745	50,003	11,631	45,421	43,288	611,429	9,990	39,106	14.61	16,003
South Carolina.....	16,025	5,771	10,766	49,215	17,931	40,868	55,653	943,427	12,843	52,606	17.41	23,119
Tennessee.....	16,466	6,019	13,765	182,249	62,407	173,984	159,962	2,303,848	36,914	153,084	14.62	60,589
Region VII:												
Iowa.....	5,085	2,143	4,023	41,883	16,064	38,087	33,695	559,290	7,776	31,065	17.08	14,695
Kansas.....	4,899	1,420	3,578	32,657	8,803	30,484	31,296	512,004	7,222	29,076	16.70	10,896
Missouri.....	23,516	9,766	15,676	146,894	55,024	135,806	116,027	1,936,913	26,776	109,473	17.30	49,582
Nebraska.....	1,789	731	1,186	11,397	3,339	10,452	15,898	247,825	3,669	( <sup>4</sup> )	( <sup>4</sup> )	5,091
North Dakota.....	326	100	241	8,953	1,334	5,763	6,656	120,951	1,536	6,110	18.54	2,813
South Dakota.....	353	134	303	4,460	1,544	4,255	6,744	116,369	1,556	6,107	17.41	2,462
Region VIII:												
Arkansas.....	8,624	1,793	7,149	61,727	10,591	57,950	40,046	786,892	11,318	46,173	16.43	20,916
Louisiana.....	12,003	2,351	9,311	65,369	12,368	58,426	82,375	1,614,276	19,010	78,063	19.96	31,460
New Mexico.....	1,326	337	990	10,503	2,255	10,038	9,898	172,603	2,284	9,663	17.55	5,334
Oklahoma.....	7,788	1,954	5,984	32,647	8,503	29,492	47,322	764,000	10,920	44,935	16.46	20,851
Texas.....	17,640	4,466	15,516	66,284	17,027	53,964	85,862	1,238,268	19,814	79,548	14.08	48,733
Region IX:												
Colorado.....	8,302	2,406	7,763	19,345	5,815	14,685	13,710	219,250	3,164	13,173	16.20	10,085
Idaho.....	998	298	669	16,868	3,926	16,355	16,486	308,500	3,804	15,910	18.93	6,249
Montana.....	2,023	650	1,199	21,403	6,460	19,638	18,503	323,993	4,291	18,593	17.43	6,585
Utah.....	1,906	648	1,063	16,886	5,339	16,135	15,334	348,199	3,539	14,199	23.25	5,746
Wyoming.....	777	192	621	4,601	1,361	4,109	4,510	84,579	1,041	4,298	19.04	1,648
Region X:												
Arizona.....	4,355	1,283	3,344	24,346	7,411	22,847	17,330	323,695	3,999	16,621	18.93	9,960
California.....	141,833	48,425	71,855	1,175,015	434,353	1,113,761	1,075,120	24,067,150	248,105	1,027,671	22.76	336,094
Nevada.....	1,350	453	961	9,942	3,516	9,538	8,884	178,421	2,050	8,510	20.38	2,713
Oregon.....	8,383	2,190	4,146	85,589	24,152	82,808	87,017	1,504,541	20,081	83,416	17.59	28,960
Washington.....	18,562	4,832	7,558	151,066	39,861	145,507	150,877	2,879,376	34,703	144,236	19.39	45,304
Territories:												
Alaska.....	1,155	342	688	7,353	1,812	6,884	12,329	200,676	2,844	11,875	23.87	( <sup>11</sup> )
Hawaii.....	1,887	625	1,347	15,555	6,080	14,402	14,019	277,166	3,374	11,765	21.21	( <sup>11</sup> )

<sup>1</sup> In some States 1 claim covers more than 1 week.<sup>2</sup> Includes waiting-period claims except in Maryland, which has no provision for filing such claims.<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.<sup>4</sup> Unemployment represented by continued claims filed under the State and railroad unemployment insurance program and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.<sup>5</sup> Includes an estimate of 363,000 transitional claims for new uniform benefit years that do not represent new unemployment.<sup>6</sup> Includes estimates for New York and Pennsylvania.<sup>7</sup> Includes estimate for New Hampshire.<sup>8</sup> Includes estimates for Nebraska and New Hampshire.<sup>9</sup> Data not received.<sup>10</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.<sup>11</sup> Data not available.

**Table 10.—Unemployment insurance: Ratio of State insured unemployment<sup>1</sup> in week ended April 9, 1949, to average covered employment in 1947**

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total.....	1,938,340	32,140.8	6.0
Region I:			
Connecticut.....	54,414	638.0	8.5
Maine.....	17,751	175.6	10.1
Massachusetts.....	98,717	1,451.9	6.8
New Hampshire.....	17,240	130.8	13.2
Rhode Island.....	42,989	238.2	18.0
Vermont.....	5,839	64.2	9.1
Region II:			
Delaware.....	2,384	89.3	2.7
New Jersey.....	82,997	1,281.5	6.5
New York.....	303,718	4,293.9	7.1
Pennsylvania.....	136,329	3,032.7	4.5
Region III:			
Dist. of Col.....	5,199	215.9	2.4
Maryland.....	27,458	550.9	5.0
North Carolina.....	39,240	622.6	6.3
Virginia.....	17,693	485.0	3.6
West Virginia.....	19,758	378.1	5.2
Region IV:			
Kentucky.....	24,192	366.0	6.6
Michigan.....	97,594	1,574.2	6.2
Ohio.....	83,607	2,176.2	3.8
Region V:			
Illinois.....	109,040	2,374.8	4.6
Indiana.....	37,103	884.8	4.2
Minnesota.....	30,072	539.3	5.6
Wisconsin.....	24,248	721.2	3.4
Region VI:			
Alabama.....	24,950	416.5	6.0
Florida.....	15,624	378.5	4.1
Georgia.....	23,061	808.9	4.5
Mississippi.....	12,066	177.8	6.8
South Carolina.....	16,739	301.2	5.6
Tennessee.....	49,475	490.9	10.1
Region VII:			
Iowa.....	10,212	333.1	3.1
Kansas.....	7,662	227.3	3.4
Missouri.....	36,000	762.2	4.7
Nebraska.....	2,899	156.4	1.9
North Dakota.....	1,806	39.3	4.6
South Dakota.....	1,203	48.1	2.5
Region VIII:			
Arkansas.....	14,751	212.3	6.9
Louisiana.....	22,041	423.6	5.2
New Mexico.....	2,692	81.8	3.3
Oklahoma.....	13,907	254.6	5.6
Texas.....	28,070	1,099.6	2.6
Region IX:			
Colorado.....	3,331	192.1	1.7
Idaho.....	4,708	86.9	5.4
Montana.....	5,347	92.0	5.8
Utah.....	4,047	120.7	3.4
Wyoming.....	1,164	50.8	2.3
Region X:			
Arizona.....	6,016	101.0	6.0
California.....	290,276	2,459.6	11.8
Nevada.....	2,325	37.5	6.2
Oregon.....	21,937	307.3	7.1
Washington.....	38,359	504.8	7.6

<sup>1</sup> Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Apr. 15, 1949.

**Table 11.—Unemployment insurance: Lower and higher authority appeals decisions by time lapse between date of filing and date of decision, January-March 1949**

[Corrected to May 20, 1949]

Region and State	Lower authority decisions			Higher authority decisions <sup>1</sup>		
	Number	Percent decided within—		Number	Percent decided within—	
		30 days	75 days		30 days	75 days
Total.....	39,305	20.9	67.4	5,462	12.8	48.7
Region I:						
Connecticut.....	794	36.1	63.5			
Maine.....	259	76.8	97.7	18	72.2	100.0
Massachusetts.....	3,701	3	49.6			
New Hampshire.....	210	19.0	91.4			
Rhode Island.....	354	78.3	89.3	27	92.6	96.3
Vermont.....	27	11.1	96.3	1	0	100.0
Region II:						
Delaware.....	89	10.1	85.4	15	60.0	100.0
New Jersey.....	3,820	14.1	50.6	1,271	3.6	46.3
New York.....	5,306	1.4	41.4	528	6	40.2
Pennsylvania.....	1,955	11.5	68.8	391	5	66.0
Region III:						
District of Columbia.....	36	94.5	100.0	0	0	0
Maryland.....	1,552	80.7	98.4	291	83.9	99.6
North Carolina.....	649	33.3	90.1	44	2.3	75.0
Virginia.....	175	20.6	89.7	27	92.6	100.0
West Virginia.....	429	33.1	90.5	99	6.0	74.8
Region IV:						
Kentucky.....	379	1.9	24.5	11	36.4	72.7
Michigan.....	1,018	38.3	87.8	287	3	5.6
Ohio.....	1,622	1.9	81.1	265	4.9	69.8
Region V:						
Illinois.....	3,218	43.6	90.1	520	28.1	43.3
Indiana.....	432	2.7	68.0	12	0	8.3
Minnesota.....	299	62.2	90.6	23	34.8	91.3
Wisconsin.....	148	12.1	88.5	44	50.0	61.3
Region VI:						
Alabama.....	1,146	6.7	73.9	192	5	23.4
Florida.....	186	9.1	71.5	13	61.6	84.6
Georgia.....	389	41.6	93.8	24	4.2	95.8
Mississippi.....	81	42.0	93.8	4	0	50.0
South Carolina.....	319	12.5	79.3	21	90.5	100.0
Tennessee.....	1,316	29.6	85.4	199	17.6	66.3
Region VII:						
Iowa.....	307	24.1	87.0	29	24.1	79.3
Kansas.....	127	9.4	82.7	26	15.4	43.2
Missouri.....	833	5.0	77.5	2	0	0
Nebraska.....	78	44.9	89.7			
North Dakota.....	40	77.5	100.0	0	0	0
South Dakota.....	34	11.8	76.5	2	0	100.0
Region VIII:						
Arkansas.....	272	57.0	99.6	1	0	100.0
Louisiana.....	230	4.4	74.8	13	0	61.5
New Mexico.....	34	17.6	67.6	2	0	50.0
Oklahoma.....	105	23.6	87.2	13	0	46.2
Texas.....	829	41.0	97.5	15	6.7	80.0
Region IX:						
Colorado.....	163	79.2	98.8	8	87.5	100.0
Idaho.....	40	35.0	87.5	1	100.0	100.0
Montana.....	11	36.4	90.9	0	0	0
Utah.....	42	100.0	100.0	10	10.0	90.0
Wyoming.....	3	33.3	100.0	0	0	0
Region X:						
Arizona.....	103	35.0	87.4	3	100.0	100.0
California.....	5,206	19.8	47.4	948	0	27.4
Nevada.....	38	39.5	76.3	2	100.0	100.0
Oregon.....	242	34.7	89.3	16	43.8	62.4
Washington.....	546	5	75.1	44	70.4	95.4
Territories:						
Alaska.....	10	0	80.0	0	0	0
Hawaii.....	13	60.2	100.0			

<sup>1</sup> Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

<sup>2</sup> The number of decisions in New York represents all cases in terms of claimants involved.

<sup>3</sup> Excludes Pennsylvania for January; data not available.



**Table 12.—Nonfarm placements:  
Number, by State, April 1949**

[Corrected to May 24, 1949]

Region and State	Total	Women	Vet- erans <sup>1</sup>
<b>Continental U. S.</b>	<b>363,072</b>	<b>142,855</b>	<b>99,218</b>
<b>Region I:</b>			
Connecticut.....	5,200	2,664	1,106
Maine.....	1,941	690	535
Massachusetts.....	6,715	3,116	1,868
New Hampshire.....	946	417	246
Rhode Island.....	1,617	1,183	225
Vermont.....	880	125	228
<b>Region II:</b>			
Delaware.....	1,046	493	240
New Jersey.....	9,566	6,089	1,598
New York.....	45,927	29,928	6,737
Pennsylvania.....	14,976	7,905	3,622
<b>Region III:</b>			
Dist. of Col.....	2,970	1,298	731
Maryland.....	4,630	1,467	1,284
North Carolina.....	8,200	3,241	2,080
Virginia.....	6,430	2,589	1,456
West Virginia.....	2,053	883	588
<b>Region IV:</b>			
Kentucky.....	1,960	648	632
Michigan.....	7,098	1,808	2,710
Ohio.....	17,966	6,329	4,882
<b>Region V:</b>			
Illinois.....	10,137	3,869	3,312
Indiana.....	6,188	2,518	1,846
Minnesota.....	6,400	1,828	2,269
Wisconsin.....	7,153	2,552	2,311
<b>Region VI:</b>			
Alabama.....	9,505	3,050	2,062
Florida.....	10,574	4,715	2,779
Georgia.....	8,222	3,485	1,655
Mississippi.....	7,485	2,334	1,553
South Carolina.....	7,573	1,833	1,892
Tennessee.....	8,752	3,412	2,586
<b>Region VII:</b>			
Iowa.....	6,158	1,662	2,585
Kansas.....	7,655	1,940	2,703
Missouri.....	6,631	1,946	1,960
Nebraska.....	4,002	670	1,684
North Dakota.....	1,782	553	521
South Dakota.....	1,815	257	799
<b>Region VIII:</b>			
Arkansas.....	7,335	2,328	1,992
Louisiana.....	5,299	1,757	1,545
New Mexico.....	3,222	620	1,289
Oklahoma.....	12,371	3,549	3,780
Texas.....	30,712	10,716	8,589
<b>Region IX:</b>			
Colorado.....	4,109	876	1,562
Idaho.....	3,246	568	1,678
Montana.....	2,522	379	1,026
Utah.....	2,517	459	1,007
Wyoming.....	1,137	208	468
<b>Region X:</b>			
Arizona.....	2,828	1,018	865
California.....	25,356	9,727	7,656
Nevada.....	1,413	457	388
Oregon.....	4,823	1,105	1,867
Washington.....	6,250	1,501	2,221
<b>Territories:</b>	<b>2,130</b>	<b>308</b>	<b>1,012</b>
Alaska.....	829	198	239
Hawaii.....	722	108	194
Puerto Rico.....	570	2	579

<sup>1</sup> Represents placements of veterans of all wars.

**Table 13.—Veterans' unemployment allowances: Claims and payments,  
April 1949<sup>1</sup>**

State	Initial claims	Continued claims	Weeks compensated	Payments
<b>Total</b>	<b>299,077</b>	<b>2,007,577</b>	<b>2,542,589</b>	<b>\$50,423,271</b>
Alabama.....	4,369	38,889	38,188	750,055
Alaska.....	306	2,706	2,725	54,098
Arizona.....	2,303	17,555	18,623	368,560
Arkansas.....	2,391	25,242	24,868	492,652
California.....	24,860	228,027	219,487	4,370,165
Colorado.....	2,167	21,849	21,014	431,959
Connecticut.....	3,822	39,145	44,603	889,884
Delaware.....	579	4,777	4,116	80,992
District of Columbia.....	775	11,100	13,002	259,023
Florida.....	7,614	53,177	53,139	1,056,722
Georgia.....	5,280	49,297	48,384	959,706
Hawaii.....	920	10,447	10,717	213,629
Idaho.....	545	9,628	10,810	215,145
Illinois.....	18,570	126,089	123,357	2,439,453
Indiana.....	10,384	69,770	81,363	1,600,012
Iowa.....	2,127	22,457	22,283	437,418
Kansas.....	1,732	16,831	17,232	338,694
Kentucky.....	4,763	48,335	48,555	906,149
Louisiana.....	2,860	29,967	27,181	541,081
Maine.....	2,801	36,360	37,899	750,349
Maryland.....	2,430	26,930	26,343	522,818
Massachusetts.....	6,645	81,067	82,930	1,645,813
Michigan.....	24,849	190,481	164,978	3,069,925
Minnesota.....	4,248	68,900	69,352	1,369,880
Mississippi.....	1,987	16,580	16,298	322,617
Missouri.....	5,513	60,997	57,760	1,138,358
Montana.....	526	8,622	8,712	173,130
Nebraska.....	999	9,336	11,016	215,739
Nevada.....	350	2,389	2,499	49,318
New Hampshire.....	1,432	10,884	10,330	322,903
New Jersey.....	8,414	74,153	75,448	1,500,045
New Mexico.....	1,390	14,199	11,276	234,127
New York.....	40,774	257,550	237,825	4,740,593
North Carolina.....	6,698	69,041	67,028	1,133,454
North Dakota.....	226	6,006	7,183	141,077
Ohio.....	18,506	167,900	158,748	3,133,522
Oklahoma.....	3,121	29,531	30,714	605,437
Oregon.....	3,478	40,500	41,630	822,540
Panama Canal Zone.....	4	149	134	2,680
Pennsylvania.....	20,031	223,480	207,454	4,130,147
Puerto Rico.....	591	14,974	12,945	258,423
Rhode Island.....	1,021	18,365	18,292	364,422
Samoa-Guam.....	21	471	723	14,460
South Carolina.....	2,750	23,928	23,590	467,978
South Dakota.....	339	5,798	8,266	164,434
Tennessee.....	4,052	51,634	52,285	1,038,170
Texas.....	8,688	84,496	78,435	1,516,113
Utah.....	845	8,122	9,893	195,212
Vermont.....	793	11,317	11,223	221,103
Virginia.....	4,763	43,953	44,779	884,595
Washington.....	5,370	46,648	45,661	900,064
West Virginia.....	3,906	40,264	38,574	763,832
Wisconsin.....	5,932	56,454	58,315	1,151,652
Wyoming.....	308	2,500	2,395	46,917

<sup>1</sup> Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

Table 14.—Public assistance in the United States, by month, April 1948–April 1949<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1948												
April		2,352,249	444,144	1,132,809	82,366	392,000		+0.3	+1.5	+1.5	+0.5	-2.4
May		2,362,148	449,698	1,146,398	82,937	378,000		+4	+1.3	+1.2	+7	-3.7
June		2,367,597	449,202	1,145,930	83,346	366,000		+2	-1	(?)	+5	-3.2
July		2,407,280	448,524	1,145,323	83,876	358,000		+1.7	-2	-1	+6	-2.1
August		2,429,078	450,762	1,151,996	84,255	356,000		+9	+5	+6	+5	-5
September		2,446,714	453,471	1,160,277	84,526	350,000		+7	+6	+7	+3	+6
October		2,469,374	460,021	1,176,199	84,815	360,000		+9	+1.4	+1.4	+3	+4
November		2,482,350	465,900	1,190,379	85,271	369,000		+5	+1.3	+1.2	+5	+2.4
December		2,498,259	474,815	1,213,778	85,787	397,000		+6	+1.9	+2.0	+6	+7.7
1949												
January		2,511,820	484,947	1,239,839	86,178	433,000		+5	+2.1	+2.1	+5	+9.0
February		2,528,358	496,121	1,267,383	86,679	461,000		+7	+2.3	+2.2	+6	+6.4
March		2,552,540	509,274	1,300,467	87,100	491,000		+1.0	+2.7	+2.6	+5	+6.6
April		2,581,556	520,299	1,327,635	87,800	476,000		+1.1	+2.2	+2.1	+8	-3.1
Amount of assistance <sup>1</sup>							Percentage change from previous month <sup>1</sup>					
1948												
April	\$138,838,147	\$88,990,139	\$29,289,891	\$3,333,117	\$17,225,000		+0.4	+0.7	+1.8		+1.3	-3.
May	139,058,127	89,920,642	29,618,296	3,364,189	16,155,000		+2	+1.0	+1.1		+9	-6.2
June	139,296,649	90,402,787	29,689,528	3,396,334	15,807,000		+2	+5	+2		+1.0	-2.2
July	143,468,875	94,462,825	29,930,611	3,436,439	15,639,000		+3.0	+4.5	+8		+1.2	-1.1
August	144,709,896	95,626,176	30,125,057	3,472,663	15,486,000		+9	+1.2	+6		+1.1	-1.0
September	146,500,597	96,634,819	30,491,540	3,502,238	15,872,000		+1.2	+1.1	+1.2		+9	+2.5
October	155,119,440	102,471,581	32,774,864	3,644,995	16,228,000		+5.9	+6.0	+7.5		+4.1	+2.2
November	157,897,675	103,999,787	33,337,118	3,699,770	16,861,000		+1.8	+1.5	+1.7		+1.5	+3.9
December	161,658,593	104,978,094	34,129,664	3,734,835	18,816,000		+2.4	+9	+2.4		+9	+11.6
1949												
January	167,365,418	107,955,903	35,333,539	3,806,976	20,269,000		+3.5	+2.8	+3.5		+1.9	+7.7
February	170,732,618	108,474,564	36,370,140	3,839,914	22,048,000		+2.0	+5	+2.9		+9	+8.8
March	175,832,735	110,111,729	37,488,223	3,877,783	24,355,000		+3.0	+1.5	+3.1		+1.0	+10.5
April	177,084,695	111,502,706	38,249,784	3,926,205	23,106,000		+7	+1.5	+2.0		+1.2	-5.

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments. Excluding these amounts, percentage changes would be somewhat less than those shown.

Table 15.—Old-age assistance: Recipients and payments to recipients, by State, April 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1949 in—		April 1948 in—				Total amount	Average	March 1949 in—		April 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total	2,581,556	\$111,802,706	\$43.31	+1.1	+1.5	+9.7	+25.6	Mo.	122,376	5,185,679	\$42.37	+0.7	+1.0	+5.7	+22.6
Ala.	71,757	1,617,782	22.55	+9	+1.0	+12.7	+30.3	Mont.	11,099	498,117	44.88	+4	+3	+1.8	+15.2
Alaska	1,462	75,525	51.66	+2.2	+3.4	+6.6	+26.2	Nebr.	23,849	995,774	41.75	(1)	+2	-9	+4.1
Ariz.	10,565	579,947	54.89	+2.5	+3.0	-1.3	+13.4	Nev.	2,338	126,409	54.07	+1.3	+1.4	+10.3	+22.7
Ark.	54,308	1,140,742	21.01	+1.4	+1.5	+16.5	+34.5	N. H.	7,087	305,743	43.14	+4	+1.1	+4.1	+13.2
Calif.	230,883	16,248,456	70.38	+6.5	+6.0	+24.7	+33.8	N. J.	23,543	1,105,345	46.95	+1	+2.0	+1.6	+11.8
Colo.	46,943	3,149,630	67.09	+2	+2	+4.5	+15.8	N. Mex.	9,180	320,366	34.90	+6	+4	+4.9	+1.8
Conn.	16,458	894,557	54.35	+1.3	+1.5	+6.8	+20.6	N. Y.	115,953	6,201,407	53.48	+3	(2)	+3.8	+11.6
Del.	1,490	41,573	27.90	+1.6	+1.9	+14.6	+25.8	N. C.	52,476	1,124,672	21.43	+1.9	+3.3	+22.0	+44.5
D. C.	2,574	112,182	43.58	+5	+8	+10.0	+18.9	N. Dak.	8,720	404,252	46.36	+4	+6	-5	+16.6
Fla.	63,673	2,549,854	40.05	+1.0	+1.2	+11.0	+16.7	Ohio	125,281	5,849,954	46.69	+3	+5	+2.3	+14.4
Ga.	91,939	2,001,902	21.77	+1.2	+2.8	+11.2	+29.3	Okla.	99,582	5,174,436	51.96	+5	+6	+3.6	+27.0
Hawaii	2,289	79,396	34.69	+7	+1.3	+15.6	+17.1	Oreg.	22,848	1,097,337	48.03	+2	+5	+2.7	+13.0
Idaho	10,582	493,971	46.68	+8	+8	+1.2	+13.0	Pa.	87,435	3,501,985	40.05	+1	+6	-1.1	+10.6
Ill.	126,001	5,367,734	42.60	-1	+2	+3	+4.2	R. I.	9,546	424,909	44.51	+8	+2.3	+7.4	+14.2
Ind.	49,668	1,729,052	34.81	-1	+6	-1.5	+5.6	S. C.	36,564	895,783	24.50	+1.2	+1.7	+11.1	+37.2
Iowa	48,352	2,304,305	47.66	(3)	+2	-4	+11.3	S. Dak.	11,961	450,972	37.70	+2	+8	-1.2	+14.4
Kans.	36,974	1,609,904	43.54	+4	+4	+3.8	+14.3	Tenn.	57,964	1,566,431	27.02	+1.8	+2.3	+14.1	+33.5
Ky.	56,886	1,182,227	20.78	+2.0	+2.0	+10.3	+39.0	Tex.	213,417	7,273,224	34.08	+7	+8	+6.1	+14.9
La.	116,447	5,474,522	47.01	+7	+7	+107.2	+333.5	Utah	10,204	512,936	50.27	-1	-5	-12.7	-5.9
Maine	13,490	829,568	39.26	+7	+4.3	+3.3	+21.8	Vt.	6,692	238,949	35.71	+5	+1.0	+11.6	+18.0
Md.	11,675	435,689	37.32	-2.3	-1.6	-1.5	+12.4	Wash.	17,605	351,992	19.99	+8	+1.6	+7.5	+16.4
Mass.	92,626	5,659,888	61.10	+4	+9	+4.7	+15.4	W. Va.	67,634	4,509,190	66.67	+1.0	(4)	+6.0	+24.5
Mich.	93,777	4,004,934	42.71	+6	+9	+3.0	+13.9	Wis.	23,221	491,626	21.17	+1.0	+1.8	+6.4	+9.5
Minn.	54,963	2,599,960	47.30	+2	+7	+1.0	+10.2	Wyo.	49,004	2,025,681	41.34	+4	+7	+2.5	+12.9
Miss.	56,059	1,053,426	18.79	+1.3	+5.2	+40.9	+67.9		4,141	232,811	56.22	+3	-1	+5.5	+20.7

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Decrease of less than 0.05 percent.



Table 16.—General assistance: Cases and payments to cases, by State, April 1949<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	March 1949 in—		April 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	476,000	\$23,106,000	\$48.53	-3.1	-5.1	+21.4	+34.1
Ala.....	6,313	103,835	16.45	( <sup>3</sup> )	+1.1	+4.8	+6.2
Alaska.....	90	3,247	36.08	( <sup>4</sup> )	( <sup>5</sup> )	-36.6	-27.9
Ark.....	1,852	66,565	35.94	+1.8	+3.9	-11.5	+8.8
Calif.....	2,603	31,972	12.28	-2.0	-1.8	-1.0	-8
Colo.....	41,097	2,110,312	50.61	-4.7	-4.5	+25.3	+35.2
Conn.....	5,087	230,094	45.23	-8.7	-7.8	+5.5	+11.9
D. C.....	5,104	250,495	49.08	+2.3	-3	+36.2	+51.2
Del.....	1,177	43,459	36.92	-1.3	-4.4	+20.8	+18.7
D. C.....	1,346	65,305	48.52	+1.0	+2.1	+17.0	+27.8
Fla.....	4,500	71,000					
Ga.....	3,272	51,336	15.69	-2.9	-3.5	+6.4	+2.6
Hawaii.....	1,628	86,776	53.30	+3.8	+6.0	+55.0	+74.6
Idaho.....	497	15,767	31.72	+4	+7	-4.8	+1
Ill.....	35,849	1,997,764	55.73	+1.0	-1.5	+24.7	+28.8
Ind.....	13,198	354,334	26.85	-6.7	-14.9	+21.3	+30.1
Iowa.....	4,538	122,042	26.89	-8.0	-19.0	+9.8	+5.3
Kans.....	5,541	259,379	46.81	-5.5	-7.7	+9.9	+19.3
Ky.....	2,950	66,832	22.65	-9.7	-5.1	+37.2	+90.1
La.....	20,737	814,611	39.28	+5.2	+5.0	+107.3	+262.4
Maine.....	3,903	159,343	40.83	+1	-4.7	+17.4	+23.1
Md.....	4,640	206,551	44.52	-4.3	-3.7	+8.0	+19.0
Mass.....	21,002	1,071,214	51.01	-8	-6.5	+20.5	+41.4
Mich.....	34,861	1,676,458	48.09	-7.4	-14.4	+21.9	+18.9
Minn.....	8,754	433,555	49.53	-4.4	-8.3	+21.1	+39.6
Miss.....	566	6,138	10.84	+2	-7.9	+2.5	+6.2
Mo.....	15,441	479,378	31.05	+4	+1.0	+26.0	+40.2
Mont.....	1,548	48,044	31.04	-7.8	-8.5	+7.9	+25.3
Nebr.....	1,716	52,861	30.80	-13.2	-19.2	+4.2	+12.4
Nev.....	365	8,119	22.24	-10.5	-8.0	+25.4	+7.5
N. H.....	1,912	77,018	40.28	-2.6	-5.9	+39.0	+47.4
N. J.....	10,486	601,412	57.35	-6.9	-7.4	+36.6	+45.9
N. Mex.....	1,883	43,439	23.07	0	( <sup>10</sup> )	-3.6	+2.3
N. Y.....	73,839	5,442,920	73.71	+1.9	+1.2	+12.8	+25.8
N. C.....	4,120	61,220	14.86	+1.5	+3.0	+20.7	+28.8
N. Dak.....	938	35,202	37.53	-14.2	-22.6	-2	+15.4
Ohio.....	30,532	1,532,309	50.15	+2	-8	+24.2	+33.5
Okla.....	7,200	83,110			+2.2		+13.7
Oreg.....	7,115	389,171	54.70	-33.7	-25.7	( <sup>11</sup> )	+15.3
Pa.....	36,956	2,010,562	54.40	+1.3	-1.1	+14.4	+41.8
R. I.....	4,365	248,189	56.86	-1.8	-4.1	+43.8	+84.6
S. C.....	4,697	76,643	16.32	-4	+3.0	+11.4	+12.9
S. Dak.....	834	24,368	29.22	+2.7	-1.3	-6.3	-1.9
Tenn.....	1,950	25,965	13.32	-3.9	-2.7	+14.3	+22.8
Tex.....	4,900	78,000					
Utah.....	2,221	121,707	54.80	-9.3	-15.9	+13.7	+16.8
Vt.....	1,300	49,000					
Va.....	4,437	99,451	22.41	+1.9	-6	+8.1	+12.8
Wash.....	15,708	1,004,504	63.95	-18.1	-27.6	+44.5	+59.8
W. Va.....	3,838	60,362	15.73	+1	+6	+5.2	+13.4
Wis.....	7,549	349,517	46.30	-1.8	-7.7	+42.7	+55.2
Wyo.....	514	25,114	48.86	-10.0	-11.9	+9.6	+15.7

Table 17.—Aid to the blind: Recipients and payments to recipients, by State, April 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1949 in—		April 1948 in—	
				Number	Amount	Number	Amount
Total.....	57,800	\$3,926,205	\$44.72	+0.8	+1.2	+6.6	+17.8
Total, 47 States <sup>2</sup> .....	60,880	3,221,792	46.10	+0.9	+1.3	+7.4	+21.3
Ala.....	1,260	31,167	24.74	+1.2	+1.5	+16.2	+30.5
Ark.....	724	46,979	64.89	+1.5	+1.6	+11.0	+27.8
Calif.....	1,754	43,208	24.63	+1.0	+1.1	+9.4	+28.3
Colo.....	8,737	720,413	82.46	+2.9	+2.8	+21.8	+38.2
Conn.....	387	21,478	55.50	+1.3	+1.5	-8	+7.5
D. C.....	167	8,321	49.83	+1.8	+5.2	+12.1	+53.0
Del.....	153	5,636	36.77	+7.0	+8.6	+22.4	+40.3
D. C.....	223	10,363	46.47	0	+9	+1.4	+4.2
Fla.....	3,062	128,042	41.82	+1.1	+1.3	+8.9	+15.9
Ga.....	2,492	62,882	25.23	+1.0	+2.1	+8.1	+22.2
Hawaii.....	90	3,309	36.77	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )
Idaho.....	206	10,684	51.86	+1.0	+8	+1.0	+13.3
Ill.....	4,536	201,467	44.42	-5	+1	-2.4	+1.6
Ind.....	1,837	67,709	36.86	0	+3	-3.6	+2.8
Iowa.....	1,207	63,118	52.29	+5	+7	+9	+14.5
Kans.....	777	35,504	45.69	-2.3	-2.1	-11.2	-4.3
Ky.....	2,004	44,253	22.08	+1.3	+1.2	+6.9	+35.5
La.....	1,605	67,470	42.04	+8	+7	-9	+60.8
Maine.....	660	26,298	39.85	+5	+4.7	-1.5	+16.7
Md.....	472	18,992	40.24	0	-1	+9	+14.9
Mass.....	1,338	79,877	59.70	+8	+1.3	+7.3	+20.6
Mich.....	1,633	74,165	45.42	+1.3	+7	+0.2	+14.9
Minn.....	1,066	89,472	55.70	-3	+2	+2.6	+14.4
Miss.....	2,457	63,434	25.82	+1.0	+1.2	+16.8	+25.3
Mo.....	2,744	96,040	55.00	-8	-8	0	0
Mont.....	468	21,551	46.05	+4	+5	+6.8	+19.3
Nebr.....	537	26,566	49.47	+9	+2.6	+4.7	+15.9
Nev.....	59	1,558	( <sup>7</sup> )	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>10</sup> )	( <sup>11</sup> )
N. H.....	313	14,600	46.65	+1.0	+1.7	+3.3	+14.6
N. J.....	660	33,655	50.99	+2.0	+6.6	+2.8	+18.2
N. Mex.....	436	16,653	38.19	+9	+1.6	+5.1	+1.8
N. Y.....	3,725	222,926	59.85	( <sup>12</sup> )	-4	+4.8	+13.3
N. C.....	3,551	105,638	29.75	+9	+1.5	+12.4	+14.4
N. Dak.....	117	5,484	46.87	0	+2	-3.3	+6.2
Ohio.....	3,593	161,210	44.87	+1.0	+1.3	+5.4	+19.7
Okla.....	2,634	139,566	52.99	-2	-1	+1.2	+25.1
Oreg.....	392	21,728	55.43	+5	+1.9	+4.3	+15.5
Pa.....	15,144	607,081	40.08	+6	+1.5	+4.1	+4.8
R. I.....	155	7,719	49.80	+2.0	+4.0	+9.2	+18.1
S. C.....	1,371	39,024	28.46	+9	+1.6	+4.7	+32.2
S. Dak.....	207	7,301	35.27	0	+2.4	-5.0	+11.9
Tenn.....	2,181	78,744	36.10	+1.6	+1.4	+15.2	+27.4
Tex.....	5,938	228,341	38.45	+8	+8	+7.4	+19.3
Utah.....	205	11,331	55.27	+5	+1.0	+42.4	+43.1
Vt.....	185	7,309	39.51	-1.1	-1.0	0	+3.7
Va.....	1,353	36,748	27.16	+7	+2.1	+13.6	+28.0
Wash.....	706	54,843	77.68	-1	-1.8	+6.0	+18.7
W. Va.....	894	22,181	24.81	+1.1	+2.2	+8	+6.1
Wis.....	1,315	59,006	44.87	+2	+6	+1.8	+15.4
Wyo.....	97	5,437	56.05	( <sup>13</sup> )	+5	-14.9	+3.1

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Percentage change not calculated on base of less than 100 cases.

<sup>5</sup> State program only; excludes program administered by local officials.

<sup>6</sup> About 7 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Increase of less than 0.05 percent.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Excludes estimated duplication between programs; 2,419 cases were aided by county commissioners and 5,364 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Increase of less than 0.05 percent.

Table 18.—Aid to dependent children: Recipients and payments to recipients, by State, April 1949<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	March 1949 in—			April 1948 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	520,209	1,327,635	\$38,249,784	\$73.52	+2.2	+2.1	+2.0	+17.1	+17.2	+30.6
Total, 50 States <sup>2</sup> .....	520,257	1,327,540	38,248,309	73.52	+2.2	+2.1	+2.0	+17.1	+17.2	+30.6
Alabama.....	12,770	34,899	466,721	36.52	+1.6	+1.9	+1.8	+23.6	+23.9	+36.5
Alaska.....	399	943	17,439	43.71	+9.6	+8.3	+42.0	+75.0	+76.6	+138.2
Arizona.....	3,005	8,508	279,990	93.17	+2.6	+2.2	+2.4	+22.6	+19.1	+120.7
Arkansas.....	11,153	28,791	416,621	37.36	+2.9	+2.7	+2.5	+24.3	+23.0	+31.0
California.....	22,355	50,235	2,544,606	113.83	+4.3	+3.9	+4.4	+46.1	+41.5	+55.4
Colorado.....	5,108	13,952	440,210	86.18	+9	+1.0	+1.0	+10.7	+10.8	+20.3
Connecticut.....	3,225	7,925	329,833	102.27	+2.6	+2.9	( <sup>3</sup> )	+16.1	+16.5	+17.9
Delaware.....	492	1,444	35,960	73.09	+3.8	+4.9	+4.5	+47.3	+45.7	+45.4
District of Columbia.....	1,724	5,203	143,332	83.14	+8	+1.1	+1.7	+34.8	+33.6	+47.5
Florida.....	21,242	52,231	892,019	41.99	+3.0	+3.0	+3.1	+26.9	+27.0	+27.2
Georgia.....	11,605	29,929	472,968	40.76	+3.7	+3.5	+4.1	+41.1	+41.9	+57.6
Hawaii.....	1,925	5,638	165,612	86.03	+8	+2	+3	+43.1	+39.2	+45.2
Idaho.....	2,174	5,525	208,374	95.85	+8	+7	+7	+15.5	+14.4	+37.3
Illinois.....	24,446	62,041	2,448,034	100.14	+1.7	+1.6	+2.3	+12.2	+12.4	+29.1
Indiana.....	9,068	22,427	487,951	53.81	+1.5	+1.7	+2.0	+8.4	+8.3	+15.9
Iowa.....	4,610	11,843	426,393	62.12	+7	+5	+1.8	-6.9	-6.8	-19.9
Kansas.....	8,292	13,281	431,401	82.93	+1.3	+1.0	+1.2	+3.4	+4.4	+18.5
Kentucky.....	17,916	45,009	686,176	38.30	+3.8	+3.7	+3.7	+36.4	+34.9	+47.0
Louisiana.....	22,127	57,675	1,312,090	59.30	+3.4	+3.5	+3.3	+51.2	+51.5	+122.8
Maine.....	3,397	9,528	271,088	79.80	+4.0	+3.4	+4.3	+47.8	+43.8	+49.1
Maryland.....	5,622	16,807	471,366	83.84	-3.8	-3.3	-3.3	-2.8	+5	+13.4
Massachusetts.....	11,433	27,835	1,306,484	114.27	+1.9	+1.7	+2.2	+11.7	+9.9	+22.6
Michigan.....	23,999	55,875	2,058,072	85.76	+2.6	+2.4	+2.8	+9.6	+8.8	+20.9
Minnesota.....	7,528	19,052	522,023	69.34	+1.3	+8	+8	+11.6	+10.5	+12.5
Mississippi.....	7,848	21,066	206,890	26.36	+3.5	+3.7	+3.6	+41.8	+43.1	+42.0
Missouri.....	23,623	60,611	1,271,635	53.83	+1.6	+1.5	+1.5	+16.6	+15.7	+35.7
Montana.....	2,045	5,220	146,753	71.76	+5	-2	+1.0	+5.7	+2.3	+6.4
Nebraska.....	3,320	7,903	279,063	84.06	+1.3	+1.2	+1.2	+3.0	+3.4	+15.7
Nevada.....	48	95	1,475	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire.....	1,397	3,520	121,097	86.68	+2.6	+3.4	+2.9	+16.4	+16.4	+23.9
New Jersey.....	5,098	13,330	427,117	83.78	+8	+8	+1.5	+8.2	+8.6	+11.2
New Mexico.....	4,938	12,653	260,070	52.67	+1.1	+9	+1.1	+7.0	+3.2	+1.9
New York.....	52,107	121,668	5,696,609	109.33	+1.4	+1.2	+6	+14.0	+13.9	+22.2
North Carolina.....	11,760	33,404	458,058	41.50	+3.3	+3.0	+4.0	+29.0	+28.4	+50.8
North Dakota.....	1,750	4,685	169,973	97.13	+1.2	+1.0	+1.7	+5.0	+4.5	+17.9
Ohio.....	12,204	33,115	952,245	78.03	+2.5	+2.4	+2.2	+21.0	+21.2	+36.4
Oklahoma.....	23,855	60,291	1,241,759	32.06	+1.0	+1.0	+1.0	+3.2	+4.8	+21.7
Oregon.....	3,193	8,108	344,850	108.00	+2.9	+2.4	+2.3	+21.7	+20.3	+32.0
Pennsylvania.....	45,166	117,083	4,151,497	91.92	+1.6	+1.8	+1.9	+11.2	+11.3	+27.8
Rhode Island.....	3,224	7,997	275,191	85.36	+2.6	+2.4	+4.0	+18.9	+17.4	+28.3
South Carolina.....	7,380	21,092	261,155	35.39	+2.6	+2.8	+3.3	+9.0	+11.3	+47.6
South Dakota.....	1,967	4,824	107,954	54.88	+2.0	+1.4	+1.9	+8.7	+6.9	+30.2
Tennessee.....	18,152	48,946	875,654	48.24	+2.4	+2.4	+2.3	+18.4	+19.0	+22.6
Texas.....	16,454	46,683	809,503	49.20	+3.2	+3.4	+3.4	+5.3	+3.7	+30.1
Utah.....	3,423	8,699	366,868	107.18	-4	-6	-1.5	+16.8	+13.0	+21.7
Vermont.....	964	2,631	52,150	54.10	+2.6	+2.3	+3.0	+19.6	+21.1	+35.0
Virginia.....	6,436	18,382	285,124	44.30	+2.6	+2.4	+2.9	+23.1	+22.4	+32.1
Washington.....	10,268	24,331	1,379,406	134.34	+2.9	+2.2	+1.5	+24.0	+22.6	+68.9
West Virginia.....	12,419	33,708	535,865	43.15	+2.4	+2.1	+3.3	+12.4	+10.5	+18.7
Wisconsin.....	8,242	20,672	799,661	97.02	+2.0	+2.1	+2.3	+8.1	+8.3	+19.5
Wyoming.....	490	1,322	47,399	96.73	+3.4	+3.8	+2.1	+21.9	+13.9	+29.2

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Average payment not calculated on base of less than 50 families; percentage change on less than 100 families.